The Bombay Gazette.

No. 7,375.—New Series. BOMBAY :—TUESDAY, NOVEMBER 2, 1869. Annual Subscription in Advance... ..Rupees Fifty-two.

THE BOMBAY GAZETTE.

TERMS OF SUBSCRIPTION.

For year in advance delivered in Town	Rs. 52 0
——— including postage.....	„ 72 0
For half year in advance, delivered in Town	„ 28 0
——— including postage.....	„ 38 0
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TERMS FOR ADVERTISEMENTS.

Ten lines and under	
First insertion.....	Rs 5 0
Second Ditto	„ 2 8
Third Ditto	„ 2 8
Fourth and succeeding insertio	„ 0 2½ As.

per line, but no Advertisement counted as less than eight lines.

LONG ADVERTISEMENTS.

First insertion	8 As. per line.
Second Ditto	4½ „ „
Third and succeeding	2½ „ „

In the Native Languages, double the above.

Domestic Occurrences. Each—Rupee 1.

All Cheques, Money Orders, and other Remittances should be made payable to the "Proprietor of the *Bombay Gazette*."

SHIPPING.

STEAM COMMUNICATION WITH THE MALABAR COAST, CEYLON, MADRAS, & CALCUTTA.

THE British India Steam Navigation Company (Limited), under contract with Government, despatch Steamers as above, with Mails, Passengers, and Cargo, every fourteen days.

This route is the most expeditious and economical for Passengers for the Neilgherrie district, Bangalore, and Madras, who can land at Calicut for Beypore, and proceed from thence by rail.

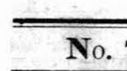
Passengers for Calcutta can take the same route, picking up the steamer at Madras.

No cargo will be received on the day of sailing.

W. NICOL & Co., Agents.

STEAM COMMUNICATION WITH THE PERSIAN GULF VIA KURRACHEE.

(Interchanging Cargo and Passengers at Bussorah, to and from Bagdad, with the Euphrates and Tigris Steam Navigation Company.)

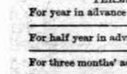


THE British India Steam Navigation Company (Limited), under Mail Contract with Government, will despatch a Steamer every 14 days to the Persian Gulf, touching at Kurrachee, Gundur, Muscat, Bunder Abbas, Linga, Bushire, Mahomerah, Fao, and Bussorah.

N.B.—No cargo will be received on the day of sailing.

W. NICOL & Co., Agents.

STEAM COMMUNICATION WITH KURRACHEE



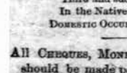
THE British India Steam Navigation Company (Limited), under Mail Contract with Government, and in connection with the Weekly Service from England, despatch a Steamer to Kurrachee every Monday at noon.

The steam-ship KURRACHEE, 500 tons, 120 H. P., Commander A. Corfield, will be despatched on MONDAY, the 8th November, at noon.

N.B.—No cargo will be received on the day of sailing.

W. NICOL & Co., Agents.

STEAM COMMUNICATION TO THE MALABAR COAST.



THE BRITISH INDIA STEAM NAVIGATION COMPANY (Limited) will despatch the s. s. MARTABAN on TUESDAY, the 2nd November, at noon, calling at the undermentioned Ports, viz. :—

Down Steamers.		Up Steamers.	
Leave Bombay	2nd Nov.	Leave Cochin	9th Nov.
„ Ratnagherry ..	3rd „	„ Beypore	10th „
„ Malwan	3rd „	„ Calicut	10th „
„ Vingorla	3rd „	„ Tellicherry	11th „
„ Goa	4th „	„ Cannanore	11th „
„ Carwar	4th „	„ Mangalore	12th „
„ Cocanpta	4th „	„ Goa	13th „
„ Mangalore	5th „	„ Carwar	13th „
„ Cannanore	6th „	„ Goa	13th „
„ Tellicherry	6th „	„ Vingorla	14th „
„ Calicut	6th „	„ Malwan	14th „
„ Beypore	6th „	„ Ratnagherry ..	15th „
Arrive Cochin	7th „	Arrive Bombay	16th „

For Freight and Passage apply to

W. NICOL & Co., Agents.

STEAM COMMUNICATION WITH THE MALABAR COAST.

Steamers LORD CLYDE, GENERAL HAVELOCK, GENERAL OUTRAM, and TILLY.

ONE of the above Steamers will be despatched every week to and from the Malabar Coast, calling at the intermediate Ports on the following days :—

Down Steamers.		Up Steamers.	
Leave Bombay	Saturday.	Leave Cochin	Friday.
„ Ratnagherry...	Sunday.	„ Beypore.....	Saturday.
„ Malwan	„	„ Calicut	„
„ Vingorla.....	„	„ Tellicherry..	„
„ Goa	Monday.	„ Cannanore..	„
„ Carwar	„	„ Mangalore..	Sunday.
„ Cocanpta	„	„ Goa	Monday.
„ Mangalore ...	Tuesday.	„ Carwar	„
„ Cannanore..	Wednesday.	„ Goa	Tuesday.
„ Tellicherry	„	„ Vingorla.....	„
„ Calicut	„	„ Malwan.....	„
„ Beypore	„	„ Ratnagherry	Wednesday
Arrive Cochin.....	Thursday.	Arrive Bombay....	Thursday.

The Steamer GENERAL OUTRAM, Captain Teasdale, will be despatched according to the above table on SATURDAY, the 6th instant.

For freight and passage apply to

NOWROJEE BHICAJEE, Manager.

No. 6, Borah Bazaar Street, 1st November, 1869.

NOTICES.

DENTISTRY.

MR. MAGNUS IRVIN, Dentist, having arrived in Bombay, is prepared to practice his Profession in all its branches.

Hours of attendance, 10 to 5.

Patients attended at their own Residences by appointment.

Rampart Row, adjoining the Post Office.

ROBERT GREY & Co., SHIP-BUILDERS and OWNERS of the PATENT SLIP and DRY DOCK, MOULMEIN, BRITISH BURMAH.—The SLIP is one of the largest size. Ships and Steamers up to 1,200 tons burthen can be thoroughly repaired and examined on it.

The Dry Dock is capable of taking in Steamers of 300 feet in length. Repairs of all descriptions to both iron and wooden ships made under European superintendence by experienced workmen.

Charges made on the Calcutta scale for work and material, except Teakwood, which we supply at 25 per cent. below Calcutta rates.

ROBERT GREY & Co.

September, 1869.

MUSICAL BOXES, JEWELLERY, CLOCKS.—Our stock has been replenished, and offers the most complete assortment desirable.

FAVRE, LEUBA, & Co.

WARRANTED WATCHES.—All Gold and Silver Watches of every description and size manufactured by us, and fitted with the latest improvements, are warranted to purchasers for the term of 1, 2, or 3 years.

FAVRE, LEUBA, & Co.

KEYLESS WATCHES.—For which the undersigned have also obtained the only first class Prize Medal at the Broach Exhibition. This watch is pronounced by competent judges to be the most practical and best time-keeper ever produced.

FAVRE, LEUBA, & Co.

RS. 50 SILVER WATCH.—The only first class Prize Medal was obtained by the undersigned at the late Broach Exhibition for this Watch: its durability and excellent way of keeping time cannot be surpassed at the price.

FAVRE, LEUBA, & Co.

T. CHATELAIN MONTANDON,

WATCHMAKER, JEWELLER, OPTICIAN AND ENGRAVER,

No. 3, HUMMUM STREET.

Agent for Hy. Grandjean & Co. Locle (Switzerland), and London (47 Friday Street). Received Medals at all the great Exhibitions, Silver Medal at the Paris Exhibition of 1867.

Also Agent for Thevenaz Brothers, Locle; established in London for the last thirty years.

GOLD AND SILVER WATCHES.—Ladies' and Gentlemen's; the largest stock now in Bombay.

JEWELLERY.—Indian, Paris, Geneva, and German made; the largest choice now in Bombay.

SPECTACLES.—In Steel and Tortoise-shell Frames, Eye Glasses, Opera Glasses.

CLOCKS for Dining-rooms, Offices, and Railway Stations.

MUSICAL BOXES.—100 Musical Boxes to select from.

Terms—Cash.

REPAIRS of all kinds carefully made.

Up-country Station orders punctually attended to.

ROSSELET and Co.

Established 1838.

WATCHMAKERS, JEWELLERS, AND ENGRAVERS.

6, Meadow Street,

Importers of English and Foreign Watches and Jewellery of all kinds.

Sole Agents in India for Patek, Benoit, and Courvoisier Brothers' Watches.

Always on hand a large stock of Gold and Silver Watch of all descriptions, sizes, and prices, Railway Time-keepers, (Keyless), Repeaters, and Soldiers' Watches.

Guarantee given with every Watch.

A beautiful assortment of made Jewellery, Silver and Plated Ware.

American, French, and English Clocks in great variety.

Repairs of all kinds carefully executed. Orders from up-country stations punctually attended to, if accompanied with a remittance.

ROSSELET & Co.

DINNEFORD'S FLUID MAGNESIA.

The best remedy for Acidity of the Stomach, Heartburn, Gout, and Indigestion; and the best mild aperient for delicate constitutions, especially adapted for Ladies, Children, and Infants, and for regular use in Warm Climates.

Dinneford & Co., Chemists, London, and of Druggists and Storekeepers throughout the world.

N.B.—Ask for Dinneford's Magnesia.

Agents—Treacher & Co., Bombay, Poonah, and Byculla.

SHIPPING.

OVERLAND FREIGHT ROUTE.

STEAM TO LIVERPOOL, LONDON, TRIESTE, MARSEILLES, BRINDISI, VENICE, NAPLES, LEGHORN, GENOA, BARCELONA, HAVRE, ADEN, AND SUEZ.

THE Bombay and Bengal Steam Ship Company, under arrangements with other first class lines of Steamers from Alexandria, undertake to give through Bills of Lading for Goods via Egypt to the above and most other Continental Ports.

A limited number of passengers can be accommodated.

Rates of Fare.

To Suez—1st class £40, 2nd class £25. } Exclusive
To Trieste—1st class £53, 2nd class £34. } of Wines.

Steamers will leave Bombay every three weeks.

For Freight or Passage apply to Messrs. Stephen, Kennard & Co., London; Messrs. Tod, Kennard & Co., Liverpool; Messrs. Tod, Rathbone & Co., Alexandria; Austrian Lloyd's Steam Navigation Company, Trieste and Venice; Messrs. Fraissinet Pere et Fils, Marseilles; and Messrs. R. Rubattino and Co., Genoa; or to the undersigned in Bombay.

The Steam-ship GUNGA, 1,300 Tons, Captain Child, will be despatched on MONDAY, the 8th November.

STEARNS, HOBART, & Co.

OVERLAND PASSENGERS.

Gentlemen proceeding Home will find all that is requisite in the following detailed list; the Goods being made specially for the passage and Home wear :—

REQUIREMENTS.

1 Dozen Silk and Wool Shirts.	1 Rug with Straps.
2 „ Under Vests.	1 Maud.
1 „ Linen Collars.	1 Inverness Cape.
1 „ Fine Cotton Socks.	1 Hand Portmanteau.
1 „ Fine Merino Socks.	2 Overland Trunks.
1 „ Fine Merino Drawers.	1 Clothes Bag.
1 „ Coloured Handkerchiefs.	1 Travelling Hat.
1 Cap. White Sambaic.	1 Courier Bag.
1 Overland Suit.	1 Easy Chair.
2 Sleeping Suits.	1 Umbrella.
2 Pairs of Kid Gloves.	1 Pair of Brushes.
6 Scarfs and Ties.	Ladies' Overland Trunks.

Return Fares.—First Class Passengers embarking from India by the P. and O. Co.'s Steamer within six months of their arrival from England, and *vice versa*, will be allowed a reduction of 20 per cent. on the Return Passage Money.

Bombay. BADHAM & Co., Apollo House.

NEW ADVERTISEMENTS.

NOTIFICATION by the MUNICIPAL COMMISSIONER, under Sections II., III., and IV. of the Municipal Loan Bill.

It is hereby notified, that the undersigned DID on SATURDAY, the 30th October, 1869, PAY to Her Majesty's Treasury, in Bombay, the sum of Rs. 16,000, being the FOURTH MONTHLY INSTALMENT of the Fifteen Lakh Loan with interest; and also the sum of Rs. 14 600, being the Fourth Monthly Instalment of the Vehar Water Works Debt; and also the sum of Rs. 14,600, being the Fourth Monthly Instalment of the Elphinstone Circle Debt, due THIS DAY. ARTHUR CRAWFORD,

Municipal Commissioner for the City of Bombay.

Bombay, 1st November, 1869.

TO CONTRACTORS.—TENDERS are INVITED for the SUPPLY of the following ARTICLES, viz. :—

Galvanized Corrugated Sheet Iron.
Do. Rivets and Washers.
Wrought Iron Trusses, &c.
Angle Iron, 2 by 2 by ¼.
Portland Cement.
Ornamental Ridging.

Drawings and Detailed Statements can be seen on application to the Executive Engineer, Presidency Division, Bombay.

Tenders to be addressed to the Executive Engineer, Secundrabad Division, Bolarum, and will be received by him up to midday of 15th November, 1869.

A. D. CAMPBELL, C. E.,

Officiating Executive Engineer, Secundrabad Division.

NOTICE is hereby given, that TENDERS for BILLS on the undermentioned Treasury, to the extent of the amount set opposite to it, will be received by the undersigned, from 10 A.M. to 1 P.M, DAILY until SATURDAY a 11 A.M.

Akola Treasury 1 (one) Lakh.

All Tenders will be opened together, and the highest offer accepted.

The Tender should specify the amount required.

The amount of the accepted Tender must be paid into the Bank of Bombay within two days after acceptance.

C. E. CHAPMAN,

Officiating Accountant General.

Bombay, Accountant General's Office, 1st November, 1869.

SURAT MUNICIPALITY.—TO CONTRACTORS.—The undersigned will receive TENDERS up to NOON on the 20th proximo, for the following works :—

1. Construction of about 14 miles of open side drains to roads, containing about 1,65,000 cubic feet of brick works.
2. Supply spreading and rolling of about two lakhs of cubic feet of best basalt road metal.
3. Supply and laying of about 60,000 basalt paving stones, 12 by 6 by 6 inches in size.
4. Supply and laying of about 66,000 lineal feet of basalt kerb stones, 12 by 10 by 8 inches in size.
5. Supplying, laying, and rolling of about two lakhs of cubic feet of bridge "chara."

The above will be given in one or more separate tenders. The plans and specifications can be seen at the Office of E. JONES, Esquire, Municipal Engineer. No reason will be given for the rejection of any tender. If the stone be supplied from Dongree the carriage by Railway should be excluded from the tender.

T. C. HOPE,
District Magistrate and President S. M.

30th October, 1869

CLOSING BUSINESS.—THORNHILL & Co.

Watchmakers and Jewellers, Meadow Street, being about TO CLOSE their RETAIL BUSINESS in Bombay, are now SELLING OFF at a reduction of 25 per cent.

Owners of Watches, Jewellery, &c., left for repairs, will oblige by calling for the same at their early convenience.

All parties indebted to the Firm are requested to settle their accounts without delay.

THORNHILL & Co.

1st November, 1869.

HORSES! HORSES!! HORSES!!! NUSSERWANJEE MANECKJEE'S SONS beg most respectfully to inform the gentlemen and their friends that they have RECEIVED A FRESH BATCH of superior and high caste ARAB HORSES from Unezza, belonging to the well known Dealer, Ahmed Udwanee, who imported the undermentioned celebrated Race Horse:, viz., Grey Beard, Aga Jan, Nadur, and Shure Ali—the last mentioned Horse was the great Winner at the Poona Meeting this season.

NUSSERWANJEE MANECKJEE'S SONS.

Byculla Stable, 1st November, 1869.

GREAT INDIAN PENINSULA RAILWAY.—BLASTING POWDER.—TENDERS are INVITED for the SUPPLY of BLASTING POWDER required by the COMPANY during the ensuing 12 months, estimated at 18 tons.

The Blasting Powder to be of the best quality, to be properly packed for carriage by Railway, and delivered at the Horse Bunder Goods Station on the appointed receiving days, in such quantities as may be from time to time ordered.

Scale: Tenders endorsed "Tender for Blasting Powder," and which must specify the price per cwt., including all charges for packing packages and delivery will be received by the Agent at the Company's Offices, Elphinstone Circle, Bombay, up to noon on WEDNESDAY, the 17th instant.

A cash deposit of Rs. 200 must accompany each tender (to be returned to those whose offers are not accepted). A further deposit, making a total of 10 per cent upon the estimated aggregate amount, will be demanded from the party with whom a Contract may be made.

The Agent does not bind himself to accept the lowest or any tender. ALFRED KING,

Acting Storekeeper.

Byculla, Stores Office, 1st November, 1869.

LIST of UNCLAIMED LETTERS that have accumulated in the Bombay General Post Office up to 30th October, 1869.

Abalo, T.
Anderson, E. T.
Agent Colonial Life Insurance.
Adams
Burrows, J.
Blackman, A.
Brunton, G.
Butler, B. Read
Baboo Sadashew Narayen
Bapoojee Muneckjee Patakia
Brown, G., Mrs.
Brick, Mr. F.
Brown, G. F.
Bourke, M. Mrs.
Brown, E. P. G.
Cowasjee
Carberry
Charles Ewing & Co.
Crawford, D. C.
Comyn, C.
Culverhouse, C.
Cook, C. C., Mrs.
Collins, D. A.
Crawshaw, R.
Crawford, H. W. S.
Cohr, A.
Caldecott, J. G.
Collins, Mrs.
Clarke, Mrs.
Davison, J. R. R.
Davis, C. S.
Dale, R.
Dosabhoy Dhunjeebhoy Shoumker.
Dhire, F. S.
Daley C.
DeMello, P. P.
Dadabhoy Byramjee
Enudee, J. W., Mrs.
Elphinstone, Col.
Edulgee Hoorjeebhoy
Farnham, F. F.
Fraser, P., Dr.
Fardoon, J. L.
Fisher, W.
Grahana
Gunneshdas Seemul
Gopinath Sadasewjee
George, T.
Gindill, M. S.
Gisborne Mrs.
Henley & Co.
Hare, A. R.
Hickie Barman & Co.
Hanson Dr.
Harvey, S.
Henry, P.
Henson, J. S.
Hendekson, D. D.
Houghton, B.
Horamjee Framjee
Hegarty, S.
Hughes, T.
Jugjeevandass Banabhoy
Kelly, J.
Kent, W.
Khatad Moonshee
Kirkman, Dr
Leslie, L.
Liquidation Bombay Wool Co., Limited.
Lancaster & Co.
Lawrence
Leighton, J.
Long, A.
Mayberry, R.
Mills, A. D.
Martin, H.
Mackay, D.
Moore, M.
MacAnn, G., Col.
McSweney, J.
Malsan, E., Mrs.
Marves, J.
Macculloch, H.
Morgan.
McGimmess, J.
Minton M., Mrs.
Milbank, J.
Muncherjee Framjee Bharmull & Co.
Morris, J.
Macquin, N.
Mann, H.
Mutchull, A.
Moore, A. C.
McKnight, W.
Newman, F.
Nuserwanjee Dhunjee.
Nicholson, W.
Neill, J. J.
Neal, W. A., Captain
Nash, E.
Nisbi, E.
Nixon, R.
Obrien, H.
Oliver, S.
Openshaw, J. H.
Obsain, D.
Platts, J.
Pattuck, C. K.
Pontet
Paul, J.
Parker, E. S.
Poole, W.
Peters, H.
Pestonjee Cowasjee
Pestonjee Sewjee & Co.
Rottonjee Burjorjee
Rankine, Miss
Ramchundass Balerishna
Roberts, A. W.
Randon, H.
Rustomjee Pestonjee Soortee.
Reid, G. T.
Rainford, T. E.
Ruttonjee Dadabhoy
Samuel, J.
Smith, S.
Smith, W. K.
Shankunker Ramchund Govind.
Stephen
Shapoote, G., Captain
Stanley, H., Captain
Stacey, T. W.
Shapoorjee Cursetjee
Shamutoor, Ex., Lady
Smith, L.
Steward, Captain
Stacey, G. W.
Soonjeee Cursetjee
Shaughnessy, Mrs.
Thomson, D. M.
Thorpe, G. W.
Tiger, N.
Venning, F.
Vincent, F. A.
Van, H. M.
Way, P.
Williams, J., Rev.
White, Mrs.
Wilson, G.
Warrander, G. H.
Wilkinson, J.
Vitthal Succaram Nowgraphy
Wilkinson, G.

C. STUART, Post Master.

LINDLEY & WARREN, PHOTOGRAPHERS & MINIATURE PAINTERS, 23, APOLLO STREET.

Studio open daily from 9 a.m. to 5 p.m.

Ivory Miniatures painted, Photos. coloured, and Photographs copied, enlarged, and coloured by a first-class London Artist.

A splendid selection of Masonic Jewellery and first-class Albums (for 2 and 4 Portraits) on view, and for Sale at a reduction of 25 per cent. 200 Views of Bombay and its Vicinity on Sale.

NOTICES.

NOTICE.—On account of numerous engagements, Mr. A. Menist Oculist Optician, will PROLONG his STAY in Bombay. Due notice will appear in the "Bombay Gazette" previous to his leaving.

NOTICE.—In the matter of Act XXVIII. of 1865 of the Legislative Council of India, and of the Estate of Mooljee Canjee, an Insolvent.

The FINAL ACCOUNT of the Liquidator in the above Estate, with its vouchers, has THIS DAY been FILED in the Office of the Prothonotary of the High Court.

RIMINGTON, HORE, & LANGLEY, Attorneys for the Trustee.

Bombay, 22nd October, 1869.

GREAT INDIAN PENINSULA RAILWAY.—NOTICE.—SPECIAL ACCOMMODATION for MATHERAN PASSENGERS.—On THURSDAY next, the 4th November, 1869, the EARLY MORNING SPECIAL TRAIN will leave Narel as on MONDAYS, viz., Narel departure 7-5 A.M., and combay arrival at 10-2 A.M.

Ordinary Tickets and the Monthly Coupons are available by this Train.

HENRY CONDER,
Bombay, 20th October, 1869. General Traffic Manager.

BHAMA'S TRUST.—NOTICE is hereby given that a FOURTH DIVIDEND of 12½ per cent. (one and three eighths per cent.) WILL BE PAID to CREDITORS on this ESTATE whose Claims have been admitted, on and after the 6th proximo, on application at the Office of Mr. G. R. WILSON, No. 6, Elphinstone Circle.

Creditors applying for Dividend must produce the Vouchers relating to their Claims.

W. STEEL,
G. R. WILSON, } Trustees.

30th October, 1869.

THE COMMERCIAL, FINANCE, and STOCK EXCHANGE CORPORATION, Limited, (Under Liquidation).—A GENERAL MEETING of the SHAREHOLDERS of this CORPORATION will be HELD on SATURDAY, the 18th December, at 3 P.M., at the office of Messrs. Hearn, Cleveland, and Peile, Solicitors, to transact the following business :—

To receive the final Statement of Accounts and Report of the Liquidators.

To pass a resolution that the Corporation be finally wound up.

To pass a resolution as to with whom the amount of the unclaimed dividends be deposited, and with whom the Books and Vouchers of the Corporation should be kept, and under what conditions.

And to consider any other matter or matters which may be brought before the Meeting.

G. S. CLAY,
CURSETJEE HORMUSJEE, } Liquidators of the Commercial, Finance, and Stock Exchange Corporation (Ld.)

Bombay, 15th October, 1869.

A LADY, the Widow of a London Solicitor, now residing in a very healthy part of Staffordshire, OFFERS to PARENTS desirous of sending their Children to England, a HOME for them, with motherly care and attention, Education and Board, also Clothing up to 8 years of age.

Mrs. S. has had great experience with children, having had a large family of her own, besides assisting her daughter, and the Education comprises, English, Elementary Latin, French, Music, Singing and Drawing.

Boys kept up to the age of 12 years.

Terms £50 a year, which includes everything but medical attendance.

References given and required.

Address Mrs. Charles Smith, Walton Villa, Eccleshall, Staffordshire.

MR. W. G. STRETTON, recently arrived from Paris and London, begs to ANNOUNCE to his FRIENDS and the PUBLIC in Bombay and Poona that he is ABOUT TO OPEN a PHOTOGRAPHIC ESTABLISHMENT in Byculla, at No. 1 LOVE LANE, PAREL ROAD, to be styled, THE BYCULLA STUDIO.

Removed from the business part of the City, and attached to a Bungalow surrounded by a large compound, the above Studio will not only afford facilities for the exercise of the Photographic Art, but will enable the most perfect arrangements to be made for the comfort and convenience of the Public. Ladies, especially will, find the internal arrangements and the private character of the Studio particularly acceptable.

With the experience acquired in the latest improvements of the Art from his recent connection with the eminent Firm of Messrs. Mayer et Pierson, of Paris, together with a supply of *materiel* of the most approved manufacture, Mr. Stretton is enabled to guarantee first class work only.

The Studio will be opened about the 15th instant; due notice of which will appear.

SAMUEL LAWFORD ACLAND, deceased.

Pursuant to Act XXVIII of 1865 of the Legislative Council of India, entitled, "The Trustees and Mortgagees' Powers' Act, 1865," NOTICE is hereby given, that all persons being Creditors of, or otherwise having any claims upon, or against, the Estate of Samuel Lawford Acland, late of Bombay, Solicitor, deceased, who died at Nice, in France, on the 30th day of April, 1868, and Probate of whose Will was on the 11th day of June, 1868, granted by the High Court of Judicature at Bombay to Henry Prentis, presently residing at Bombay aforesaid, one of the Executors named in the said Will, are required on or before the 30th day of November, 1869, to send to Messrs. Acland, Prentis, and Bishop, of Bombay aforesaid, one of the Executors, the particulars of their claims upon or against the said Estate, and that at the expiration of such time the Executor will proceed to distribute the Assets of the said Testator amongst the parties entitled thereto, having regard only to the claims of which he shall then have notice.—Dated this 28th day of Sept., 1869.

ACLAND, PRENTIS & BISHOP, Solicitors, Bombay.

EUROPEAN ASSURANCE SOCIETY.—The Directors of the European Assurance Society earnestly request the Policy-holders and Shareholders not to be alarmed at any of the Reports which may appear at the present moment, as they are advisedly and in full assurance of its sound position determined to oppose to the utmost the unwarrantable attempts to ruin the Society.

By order of the Board,
HENRY LAKE, General Manager.

17, Waterloo-place, Pall-mall, 23rd September, 1869.

ROYAL INSURANCE COMPANY.

SECURITY

Should be the First Consideration in Insurance Transactions.

The Directors of the Royal Insurance Company have the pleasure of supplying the following information to the public, as evidence of the ample security they afford to their assurers :—

THE CAPITAL

of the Company, available for the purpose of meeting any unusual calamity happening to the Assured, is

TWO MILLIONS STERLING.

The amount actually paid up is £288,495. This, with the Accumulated Funds in Hand, makes the invested sources of the Company upwards of ONE MILLION SIX HUNDRED THOUSAND POUNDS, which amount is invested as follows :—

INVESTED FUNDS OF THE ROYAL INSURANCE COMPANY, 30TH JUNE, 1869.

Real Property owned by the Company		£219,571 11 3
Mortgages on Freehold Property		33,500 0 0
£50 0 0 Reduced 3 per Cent. Consols		28,085 1 3
India Government 5 per Cent. Debentures		100,000 0 0
English Railway Debenture Bonds		50,090 17 7
First-class English Railway Preference and Guaranteed Stocks		335,476 11 11
Loans to Local Authorities of various towns in Great Britain, who have obtained the sanction of the Secretary of State to borrow the amounts		145,360 12 6
Bonds of the Mersey Docks and Harbour Board		62,341 14 8
Bonds of the British and Irish Magnetic Telegraph Co.		10,000 0 0
Bonds of the Liverpool Corporation		5,160 0 0
United States Government Stocks		101,390 7 10
Canada Bonds and Canada Dominion Stock		31,106 11 6
Short Loans on first-class English Dividend-paying Stocks with margins, from 20 to 50 per Cent. on market values		477,195 0 0
Loans on Security of Life Policies		63,858 8 5
		£1,672,336 16 11

The above is a complete list of the Investments of the Company at the date specified, in addition to which the funds are still further increased, by amounts constantly varying, at different periods, in the hands of the Bankers and the Company's Agents. At 31st December 1868, these stood at £168,089 2 0

For the satisfaction of the Public the whole of the Securities belonging to the Company are annually submitted to the careful scrutiny of two independent Auditors, and the following is an Extract from the Report for the last Annual Meeting :—

"The whole of your Books have been Audited—every Document, every Account, every Voucher, your Bank-book, and every Security have been carefully examined, and there is not one doubtful Security in the whole."

THE ACCUMULATIONS OF THE LIFE DEPARTMENT, after payment of Losses, Annuities, and Expenses of every description, have been as follows :—

Fund in Hand at the last Quinquennial Valuation, 31st December 1864	£621,434 15 5
Added to 31st December, 1865	165,146 7 5
„ „ „ 1866	124,165 7 5
„ „ „ 1867	128,383 5 10
„ „ „ 1868	144,945 12 2
Total Accumulation of the Life Department on 31st Dec., 1868, exclusive of Shareholders' Capital	£1,122,275 8 1

THE DIRECTORS ALSO THINK IT DESIRABLE TO STATE THAT

THE BUSINESS OF THE ROYAL HAS NEVER BEEN AMALGAMATED WITH THAT OF ANY OTHER COMPANY,

And that the LIABILITY of its Shareholders is UNLIMITED.

Agents for Bombay,
Messrs. CAMPBELL, MITCHELL, & Co.

CHESSON and WOODHALL'S LIBRARY.

No. 11, HUMMUM STREET, BOMBAY,
AND No. 1, EAST STREET, POONA.

NEW BOOKS and SONGS EXPECTED by TO-DAY'S MAIL.

Robinson's Pictorial Effect in Photography	...	Rs. 4 12
Beautiful Women	...	... 28 4
Mass and Belhaven's Hand Book of Anatomical Plates		26 4
Routledge's Every Boy's Annual for 1870	...	... 3 12
Illustrated London Almanac for 1870	...	... 0 12
Heath's Practical Dictionary (new edition)	...	... 0 14
Newspaper and General Reader's Companion	...	... 1 10
Hymns, Ancient and Modern, and Appendix, (morocco bound)	...	... 1 8
Hanover Square for October	...	... 0 12
Gentleman's Magazine for October	...	... 0 12
Official Monthly Army List for October 1869	...	... 1 0
World of Fashion for October	...	... 1 0
London and Paris Fashions for October	...	... 1 0
Le Follett for October	...	... 1 4
Walker's Dictionary (small)	...	... 0 6
Tom Jones, by Fielding	...	... 0 10
Adventures of Doctor Brady	...	... 1 0
Un Drame de Frouville, by Brichet	...	... 0 10
Christmas Annual	...	... 0 10
Formosa	...	... 1 4
Cramer's Course for Piano, 2 vols.	...	... 2 0
How to get money quickly	...	... 0 4
Charlotte's Inheritance, by Miss Braddon	...	... 1 4
Run to Earth, by Miss Braddon	...	... 1 4
Dead Sea Fruit, by Miss Braddon	...	... 1 4
Night side of Nature	...	... 1 4
Dickens's American Notes	...	... 1 4
——— Little Dorrit	...	... 1 14
——— Sketches by Boz	...	... 1 14
——— Christmas Books	...	... 1 14
——— Oliver Twist	...	... 1 14
——— A Tale of Two Cities	...	... 1 14
——— The Uncommercial Traveller	...	... 1 14
——— Hard Times and Pictures from Italy	...	... 2 4
——— Great Expectations	...	... 2 4
——— Bleak House	...	... 2 4
——— Barnaby Rudge	...	... 1 14
——— Our Mutual Friend	...	... 2 4
——— The Pickwick Papers	...	... 2 4
——— The Old Curiosity Shop	...	... 1 14
——— Dombey and Son	...	... 2 4
——— Martin Chuzzlewit	...	... 2 4
——— David Copperfield	...	... 2 4
——— Nicholas Nickelby	...	... 2 4
Church Services, Ivory, Gilt and Red edges. Each	...	... 10 0
Song—Strangers Yet	...	... 2 0
——— Ship on Fire	...	... 1 12
——— Come over the Ferry	...	... 1 8
——— Watching for Pa	...	... 1 8
——— Wish me good night once more	...	... 1 8
New Photographs of Ladies and Actresses. Each	...	... 1 0

Bombay, 30th October, 1869. CHESSON & WOODHALL.

NOTICES.

Messrs. BADHAM and COMPANY,

HOSIERS, GLOVERS, and GENERAL WAREHOUSEMEN.

Apollo House. Bombay.

By Appointment.

To the late EARLS CANNING and ELGIN; and SIR JOHN MAIR LAWRENCE, G.C.B., K.S.I.

The present Viceroy and Governor General, His Excellency the Right Hon'ble the EARL OF MAYO, K.P.

MONSOON SEASON.

MESSRS. BADHAM and COMPANY beg to announce the arrival Overland of special selections in their departments for the above season.

HOSIERY DEPARTMENT.

		Rs.	Rs.
BADHAM'S	Fine Bro. Cotton Socks, per dozen	12	to 21
BADHAM'S	Superfine do.	18	„ 21
BADHAM'S	Balbriggan embossed Silk	25	
BADHAM'S	Fine Striped and Fancy	14	„ 20
BADHAM'S	Mixed Silk and Cotton	25	
BADHAM'S	Superfine Grey and Mixed Merino	13	„ 18½
BADHAM'S	Extra Superfine do. Mixed Striped	21	„ 24
BADHAM'S	Lisle Thread Hose	20	
BADHAM'S	Do. do. Fancy Striped	23	
BADHAM'S	Fancy and Striped Silk Socks	25	„ 45
BADHAM'S	Ribbed Knickerbocker Stockings for Skikaring, &c., per pair	3	„ 6
BADHAM'S	Celebrated India Gauze Under Vests	4½	
BADHAM'S	Silk and Wool Pants	6	„ 8
BADHAM'S	Bathing Drawers, Plain and Fancy Striped	2½	

SHIRT DEPARTMENT.

BADHAM'S	Wove Flax or Prince of Wales' Shirting, a new material, absorbing, and comfortable for the limbs	8	
BADHAM'S	Spun Silk, all colours and new patterns	12½	
BADHAM'S	Wove Flannel and Printed Shirts	10	
BADHAM'S	Silk and Wool Indispensables	10½	
BADHAM'S	French Printed Shirts	60	to 70
BADHAM'S	Long Cloth Shirts	45	
BADHAM'S	Cambric Linen Fronts and Cuffs	55	„ 65
BADHAM'S	Dress Shirts, Plaited and Embroidered Fronts	each	7 „ 30

SCARF AND TIE DEPARTMENT.

		Rs.	as.
BADHAM'S SCARFS and TIES.	The Zoo	3	0
	The Rotten Row	3	0
	The Bond Street	3	0
	The Latest Novelty	3	0
	The C. K. Thing	3	0
	The Baden Baden	3	0
	The Harrogate	3	0

TRAVELLING DEPARTMENT.

		Rs.	Rs.
BADHAM'S	Overland Trunks, Patent Sole Steel, Protection Ribbs, with Brass Screws—highly recommended	20	to 32
BADHAM'S	Solid leather Portmanteaus	50	to 70
BADHAM'S	Railway do.	16	„ 30
BADHAM'S	Courier Bags	5	„ 12½
BADHAM'S	Real Morocco Courier Bags

COMMERCIAL INTELLIGENCE.

CALCUTTA.—27TH OCTOBER, 1869.

The following transactions were reported this day :—
In Government Securities.—5½ per cents. at 113 ; 5 per cents. of 1856-57 at Rs. 108-9 and 108-8, and 4 per cents. at 94-3 at Rs. 5-13 per cent. discount.
In Joint Stock Shares.—Bank of Bengals at Rs. 1,530.
East Indian Railway shares at Rs. 240 per £20.—*Englishman.*

MILITARY.

ARRIVALS.—NOVEMBER 1.

Hill, Lieutenant, Royal Engineers, from sick leave, from England.
Shaw, Assistant Surgeon, Bengal Medical Service, from sick leave, from England.
Stock, Brigadier General, Commanding Bombay District, on duty, from Deolalee.
Edwardes, Captain, Deputy Assistant Quartermaster General, on duty, from Deolalee.
Macdonald, Major, from privilege leave from England.
Tremlett, Captain, Royal Artillery, on leave, from Ahmedabad.
Schalch, Ensign, 86th Regiment, to join, from England.
Hallett, Lieutenant-Colonel, Bengal Staff Corps, from furlough, from England.
LeMesurier, Captain, Royal Engineers, on duty, from Roorkee.
Theobald, Captain, Royal Artillery, on leave, from Kirkee.
Lamb, Veterinary Surgeon, Staff, on duty, from Mhow.
Rawlinson, Captain, 7th Bengal Cavalry, on sick leave, from England.
Berry, Lieutenant-Colonel, 1st Royals, on duty, from Poona.
Oliphant, Veterinary Surgeon, Royal Artillery, on duty, from England.
Rogerson, Veterinary Surgeon, Royal Artillery, on duty, from England.
Thrift, Veterinary Surgeon, Royal Artillery, on duty, from England.
Dunne, Ensign, 1-2nd Regiment, on duty, from England.
Hannaway, Assistant Surgeon, Medical Staff, on duty, from Aden.
Romer, Colonel, Royal Artillery, on duty, from England.
Barnett, Lieutenant-Colonel, Royal Artillery, on duty, from England.
Goodenough, Lieutenant-Colonel, Royal Artillery, on duty, from England.
Mant, Captain and Adjutant, Royal Artillery, on duty, from England.
Elgee, Colonel, Royal Artillery, on duty, from England.
St. George, Lieutenant, Royal Artillery, on duty, from England.
Machalian, Lieutenant, Royal Artillery, on duty, from England.

DEPARTURES.—NOVEMBER 1.

Hill, Lieutenant, Royal Engineers, on duty, to Dehra Doon.
Shaw, Assistant Surgeon, Bengal Medical Service, on duty, to Ahmedabad.
Loch, Colonel, 3rd Cavalry, to rejoin, to Poona.
Hallett, Lieutenant-Colonel, Bengal Staff Corps, on duty, to Aligahur.
LeMesurier, Captain, Royal Engineers, on duty. to Kurrachee.
Raines, C.B., Colonel, 95th Regiment, on duty, to Mhow.
Berry, Lieutenant-Colonel, 1st Royals, on duty, to Deolalee.
Grierson, Lieutenant, Public Works Department, on duty, to Tanna.

ARMY GENERAL ORDERS.

By His Excellency the Commander-in-Chief.

Poona, 30th October, 1869.

The Commander-in-Chief is pleased to make the following appointment :—

Surgeon R. W. James, M.D., Civil Surgeon, to the medical charge of the Lock Hospital at Aden.

The following orders are confirmed :—

9th Regiment N. I.—Regimental Order, dated 1st October 1869, directing Lieutenant Hunt, Wing Subaltern, to officiate as Adjutant, in addition to his own duties, vice Lieutenant Chambers, proceeded on medical certificate.

3rd Hussars.—Regimental Order, dated 2nd September 1869, appointing Cornet C. E. F. Rennick, to act as Interpreter to the Regiment, with effect from the 29th August, during Cornet Berkeley's absence on leave, under the provisions of G. G. O. No. 440, 10th August 1865.

11th Regiment N. I.—Regimental Order, dated 19th October 1869, appointing Captain Forbes Quartermaster, to officiate as Wing Officer, in addition to his own duties, vice Lieutenant Hume.

Major N. B. Thompson, officiating, 16th Regiment N. I., performed the duties of Quartermaster in addition to his own from the 15th to the 30th September 1869, inclusive.

The undermentioned officer has obtained leave of absence, subject to confirmation by His Excellency the Commander-in-Chief in India :—

Captain A. Stokes, 38th Foot, to proceed to England by the overland route, for the purpose of appearing before a medical board. This officer is not available for duty with troops, and will, on arrival, report himself to the Adjutant General Horse Guards.

The undermentioned officers have obtained leave of absence :—

Ensign H. Mellis, 1st Battalion 24th Foot, attached to 2nd N. I., from 1st to 15th November 1869, in extension to remain at Poona, for the purpose of studying the native languages.

Captain J. E. Strutt, 3rd Regiment N. I., from 1st to 30th November 1869, preparatory to proceeding on furlough to Europe.

Corporal William Pitts, Royal Engineers, Unattached List, Public Works Department, is promoted to Sergeant with effect from the 28th instant, under the provisions of G. G. O. No. 422 of 1862.

Cantonment and Quarters. Hutting.—On the completion of lines, built under the Hutting Rules G. G. O. No. 224 of 1864, for native troops, and when the usual Committee, as ordered in Quartermaster General's Circular No. 1722, of 23rd August 1864, is assembled for the inspection of the buildings, the commanding officer will submit to the Committee his line building accounts accompanied by an Abstract of the expenditure on the different items, as laid down in the specification in the above rules. He will also attach to the abstract, as certificate, an honor that the expenditure is such as is therein set forth. The Committee will examine these accounts with a view of ascertaining that no expenses have been incurred for work of a more costly description than that required by the G. G. O above quoted, and they will further report as to whether or not the lines are complete and equal to requirements; and whether economy and skill has, or has not, in their opinion been displayed in their construction.

SHIPPING.

ARRIVALS.

Nov.	Vessel.	Commander.	From.
1	M. Elphinstone (s)....	Dupuy	Coast & Goa, Oct. 29.
	Kurrachee (s)	Cottier	Cochin, Oct. 27.
	Euphrates (s)	Curme	Suez, Oct. 17.

DEPARTURES.

Nov.	Vessel.	Commander.	Destination.
1	Persian Packet	Schell	Batavia,
	Comorin (s)	Browne	Persian Gulf via Kurrachee.

The following vessels obtained their port clearances yesterday :—
Ship Thomas Bell, Lambert, to Colombo.
Ship Annie Frost, Bradie, to Calcutta.
Brig Ranee, Hardie, to Rangoon via Cochin.

The steamer Mountstuart Elphinstone, to Malabar Coast, began to load yesterday.

CALCUTTA.

ARRIVAL.

Oct. 27 Futtay Moombarack..Nacoda .....Allepee, Oct. 10.

MADRAS.

ARRIVAL.

Oct. 26 Oriental (s) ....Northern Ports.

DEPARTURE.

Oct. 26 Cornwallis ..... ——— .....Gopaulpore.

DOMESTIC OCCURRENCES.

[THE CHARGE FOR NOTIFYING A DOMESTIC OCCURRENCE IS ONE RUPEE, AND THE ANNOUNCEMENT MUST BE AUTHENTICATED.]

BENGAL.

BIRTH.

FAYRER—October 28th, at No. 42, Chowringhee Road, Calcutta, the wife of Dr. J. Fayrer, of a son.

MARRIAGE.

WILSON—RIGHY—October 27th, at St. Bartholomew's Church, Barrackpore, by the Rev. G. F. Popham Blyth, George Frederick Wilson, Lieutenant, Royal Artillery, to Louisa, sixth daughter of Colonel H. Rigby, Royal Engineers, (Bengal).

MADRAS.

BIRTHS.

ROSS—October 22nd, at Trevandrum, the wife of John Ross, Esq., M.A., Principal of H. H. The Maharajah's High School, of a daughter.
SHAW—October 25th, at Madras, the wife of Mr. W. F. Shaw of a son.

The Bombay Gazette

TUESDAY, NOVEMBER 2, 1869.

Who is not interested in the stability of Life Insurance? It was a great invention, and, despite some striking failures and much suffering, it has done incalculable good. Recent calamities have inflicted a heavy blow upon the system, but we may safely predict that the wound is not mortal and that the invention is not one the world will willingly let die. Of course, the subject, in all its aspects, is now much discussed, and ingenious men are trying to devise means of securing the prudent portion of the public against the enterprises of the predatory classes who have swooped upon the system like birds of prey, and converted it into a vast engine of speculation, jobbery, and corruption. Parliament is certain to be consulted on the appropriate method of encountering the evil, and there will be much ink shed between now and next February.

We desire, at this moment, however, to call attention to an excellent and plain-spoken article in the "Independent Section" of the *Westminster Review* for October. This independent section, it seems, has been devised in order to enable the editor to insert the writings of able and specially informed men with whose views he does not wholly agree ; but that makes no difference in the intrinsic worth of the articles. The essay on the present condition of Life Insurance, suggested, apparently, by the fall of the Albert, is an exposure of the gross abuses attending amalgamation and the getting up of companies manufactured to sell, or for the benefit of promoters, managers, and directors. It is written, evidently, by some one who has seen the interior of the mechanism employed to victimize the public, and it is remarkably frank and unsparing in its statements.

The writer starts by stating the reasons which justify the establishment of companies on a basis of share capital, and then goes on to point out when and how they may legitimately abandon their venture by making over their interest to another concern. He holds that the shareholders ought to seek amalgamation the moment they find that their share capital has been spent. The directors have no right to speculate with the premiums of policy-holders, beyond the amount with which each life is loaded for working expenses. Hence at the point where it becomes obvious that they can not go on, they ought to save the policy-holders by annexing them to a stronger company which, on examination, might find that there would be sufficient profit to pay working expenses. But that course has not been followed, and hence recent, and still impending, disasters. The following statistics tell a painful story :—

"Up to the end of 1868," we are told, "no less then 366 life companies had been established ; of these 177 had been transferred to other offices ; some of them by the voluntary acts of their shareholders without any other public intervention ; others, to the number of 50 or 60, through the process of winding up in the Court of Chancery ; whilst 76 have either never got actively to work, or have dropt out of existence without leaving any record. Of all the companies established therefore only 113, or less than one-third of the whole, remained in existence at the end of 1868, and several of these have succumbed during the present year. Of the 113 above named, 28 vary in age from 1 to 7 years, so that the great mortality of officers in the past does not seem to prevent the creation of new ones : indeed it is well known that many of the new offices are not intended to be permanent, but are got up on purpose to be sold or amalgamated. Of the offices which have been absorbed some have passed through one, some two, some three, and some through even four other offices before they have found resting places ; that is to say, the absorbing offices have themselves been absorbed once, twice, or three times ; and some of the chief absorbing offices have had most voracious appetites, and have been difficult to satisfy. Thus the Liverpool and London has absorbed 8 other offices, the Sovereign 8, the Standard 9, the Briton 11, the Eagle 20, the Albert 22, and the European 33."

We need not enlarge on this point. The statement speaks for itself, and is an eloquent commentary on a ruinous—we had almost said nefarious—mode of conducting business, against which the ordinary insurers have no safeguard at all, except total abstinence from insurance. We cannot do better than lay before our readers an extract, which will show how utterly powerless in many cases is the poor policy-holder :—

"For the last twenty-five years there has been in London a class of men who have made a trade of getting up Fire and Life Assurance Offices. A 'promoter' consults a solicitor, the solicitor finds a client who, in order to become a director, will induce some of his friends to take shares ; and then if a titled president can be got to lend his name in exchange for a qualification in free shares, the Board is made up of dummies, the promoter becomes secretary or manager, and the company is floated. During almost the same space of time other men have made a trade of buying and selling Life Assurance Companies. It is familiarly said that no Life Assurance secret will keep for twenty-four hours in London, and therefore within the charmed circle the condition of every office is approximately known and talked about, even though no accounts be published. When a company is' in difficulties a 'negotiator' walks into the office, and after a chat with the manager, asks, 'Had not you better amalgamate?' The manager naturally inquires, 'What is to become of me?' 'Oh,' replies the negociator, 'I'll take care of you ; come and dine!' And over the wine after dinner the first secret bargain is struck, and the question as to which of the directors can be 'worked' is discussed. Then the workable directors are brought to dine with the negotiator, who has meanwhile sought out a purchasing office, and bargained, with a committee of the directors (subject to approval by the Board) to bring them a business of a certain number of thousands per annum of income for a consideration; either unencumbered or loggered only with two or three directors and other officials, and with a good staff of agents. The purchasing office, if short of cash, agrees to pay the negotiator in bonds at short dates, or by annuity policy, a sum which may vary from one thousand to twenty thousand pounds, and which is sometimes made payable not to the negociator himself but to his nominees, whose names in case of publicity would screen their principal. The purchasing company also generally debits itself with part or the whole of the paid-up capital of the absorbed company, and sometimes even adds a bonus thereto, and pays dividends thereon just as upon its own paid-up capital. Thus it is very probable that a company which appears to have a paid-up capital of two hundred thousand pounds may never have really received so much as fifty thousand pounds. Some of the directors and principal officials in the defunct company are commonly paid or pensioned off, and if an obstructive shareholder becomes troublesome and talks of going to the Court of Chancery to prevent the proposed amalgamation, he is also usually choked with gold."

The picture here drawn is bad enough, but it is added that the negotiators are sometimes "paid by both sides," and a case is stated where the directors of a company, got rid of to another, fraudulently issued, for the benefit of themselves and friends, bonds and policies without any pecuniary consideration, and where the fraudulent persons escaped with impunity because a legal adviser said that an attempt to obtain redress would risk the ruin of the joint company.

Many of our readers will be interested in the following passages respecting the European, which form a sort of tag to the article. We do not, of course, vouch for their correctness, but remark that the writer appears to be a well-informed man :—

The petitions for winding-up are twofold ; the first from a victimized shareholder, who within six months is said to have borrowed money to pay for three thousand shares, upon which he hoped to make 15 per cent., but upon which, before the receipt of a single dividend, he received a call-notice for five shillings a share, and which call immediately reduced the market value of shares with ten shillings paid and one-and-sixpence bonus added, from four-and-sixpence each to a discount of four-and-sixpence, or nett sixpence each for shares with fifteen shillings paid, and one-and-sixpence bonus addition " " " " It appears, however, that a petition was really filed before the annual meeting, but not advertised, and that the petitioner was bought off; and it is probable that No. 1 petition now arranged for hearing, not having been advertised, was also intended to make the company pay for the folly of a speculative shareholder. But petition No. 2 is by a director, who tells us that so far from the call-money being an additional investment at 5 per cent., there is not more than £10,000 remaining out of about £50,000 received upon that call, and that there are outstanding claims admitted but not paid to the extent of £120,000 ; that there was a balance of expenditure over receipts on last year (a fact which quite escaped those who listened to the reading of the balance sheet), and that after six months' earnest effort on his part, no real attempt at economy had been made. We believe that the life liabilities of the European exceed nine millions sterling, and the guarantee liabilities two and a half million sterling ; and that the nett assets will not be more than half a million, exclusive of calls upon the shareholders. The manager declares that the company is perfectly solvent and has funds to meet the current claims, but we have no hope whatever that he will on cross-examination satisfy the Vice-Chancellor in that respect.

Another pregnant sentence in this article is the following ghastly summary :—"In the fall of the Albert and European, sixty different offices have gone to wreck ; there have been sixty lots of promoters, sixty preliminary expenses' accounts, sixty sets of officials, fifty-eight purchases of business balances, with all their negotiators, solicitors, counsel, compensations and choked off protestors." Finally, he estimates that "these various offices must have handled £12,000,000, and their remaining assets are almost *nil*." As to a remedy the reviewer is disposed to rely on Government interference. That we may discuss another day.

It is rumoured, says the "Englishman," that the 26th Cameronians will shortly relieve the 58th Regiment at Allahabad.

THE "Friend of India" says that Mr. George Dickson has arranged to leave England for Calcutta by an early mail.

LIEUTENANT-COLONEL J. LANGSTON, Bombay Infantry, has been permitted to retire from the service, on the pension of his rank, from the 31st ultimo.

THE services of Lieutenant and Brevet Captain J. D. Clarke, late of the Land Transport Train, Abyssinian Field Force, have been replaced by the Bombay Government at the disposal of the Government of Madras.

IN consequence of the excessively heavy charges, Lord Mayo, says a Calcutta contemporary, travelled by ordinary passenger train from Umballa to Meerut, the state carriage being attached to the train.

WE learn from the "Indian Daily News" that on the recommendation of the Government of Bombay, the salary of the Legal Remembrancer here has been increased from Rs. 500 to Rs. 1,000, with an office allowance of Rs. 200 per mensem.

THE "Madras Mail" publishes the following as "Good news for Field Officers" :—"Economy is emphatically the order of the day. As a relief to the finances, we understand that the Madras Government propose to allow furlough to all field officers who are entitled to the indulgence, provided the Commander-in-Chief can spare their services."

THE "Englishman" understands that Mr. G. W. Hayward, who has so recently explored Eastern Turkistan, has left Murree for Cashmere, the first stage in his great and daring endeavour to penetrate from India *via* the Pamir steppe to the valley of the Oxus. "If Mr. Hayward succeed he will throw a flood of light on a region not only little known but little understood. His travels will set many questions at rest, notably those which refer to the tribe called Siah Posh Kaffirs, and to the routes across the Bam-i-Duneah from Eastern to Western Turkistan. We can only wish him success, and hope that the influence of our feudatory, as he is called at Serampore, the Rajah of Cashmere, will serve Mr. Hayward in the earliest and most dangerous stages of his journey."

MILITARY LETTER.

[FROM OUR OWN CORRESPONDENT.]

LONDON, 8TH OCTOBER.

By the death of Major-General Adams, C. B., which has been announced this week, Colonel Sir Thomas McMahon, C. B., will be promoted to the rank of major-general ; Major J. Waddell Boyd, Staff Officer of Pensioners at Perth, to that of lieutenant-colonel ; and Captain W. E. Brown, of the 57th Regiment, to that of major in the army. This is satisfactory for the officers whose names are mentioned above ; but when we look through the long list of full colonels, it is almost impossible to foresee when those at present the juniors of that grade can hope to attain the rank of general officers. The average promotion to that rank depends entirely upon the death-vacancies caused by the demises of its present occupants, and, as a general rule, it may be safely accepted that not more than twenty such vacancies occur annually. Whoever will take the trouble to count through the names of the colonels in the Army List, and divide the sum by twenty, will find the number of years which it will require for those still in the lower pages to arrive at the head of the roster, and will probably be unpleasantly astonished at the magnitude of the result. The committee sitting at the Horse Guards at present, with a view to re-establish the unequal rates of promotion between the Indian and the home army, may possibly recommend the immediate promotion of fifty or sixty colonels to be major-generals, but this will only be a temporary alleviation of the stagnation which is so imminently threatening. How long this committee will sit is still uncertain : its labours progress but slowly ; many witnesses are examined and no chance of the issue of a report seems apparent. Probably, however, the report will have to be produced before Christmas, as if anything is to be done it must be done in time to be placed in next year's Estimates, and the Estimates which must be produced to Parliament in February will require a little time for their compilation.

The purchase system seems to be the point where the administration of the War Office are most anxious to strike a heavy blow, yet they are timid and tentative. They are restrained by the fear of incurring public odium by asking Parliament for the money required to abolish the system,—yet they need not be so, for Parliament and the country are so eager to abolish this pernicious system, that there would be no opposition to encounter if the Government proposed to borrow the sum required, which, if funded, would hardly be felt. There can be no doubt that the purchase system is a monstrous evil, and there is hardly an argument adduced by its supporters which on its face is not fallacious. It is urged that purchase facilitates promotion. This may sound a specious and plausible phrase to those who do not understand the working of the system of over-regulation prices, but those who have been in the army, and can remember the haggling and bargaining which goes on whenever a step is to be bought or sold, must be fully aware that purchase really more frequently retards than accelerates promotion, besides causing an amount of bad blood and angry feeling which is anything but beneficial to the interior management of the corps. It is also urged that the British soldier likes to be officered by gentlemen, and that purchase insures the officer being a gentleman. Are we, indeed, what Napoleon called us, a nation of shop-keepers, and is it indeed a fact that our national idea of a gentleman is a rich man? Such would seem to be the case. If it is, how wofully we are deceived. If Mr. Figgs makes a happy coup in the city, buys shares in a bubble company, and sells at a high profit just before it bursts, if he is a promoter, or makes a large fortune in some other, perhaps, even less creditable pursuit, changes his name to Plantagenet Deficant, and immediately buys young Deficant a commission in the thirtieth Princess Alice's Plungers, is it a certainty that young Deficant is more gentlemanly than the son of some country squire who, with a small fortune and a large family, cannot purchase a commission for his son, and has to place him in a non-purchase regiment. Are the officers of the Artillery or Engineers one whit less gentlemanly than those of the heavy Cavalry? Yet the former are promoted on a system into which purchase enters neither directly nor indirectly, and the latter pay the heaviest sums known for their steps. There is an argument in favour of the maintenance of a modified and regulated system of purchase, which might be brought forward in its support had the advocates of purchase had the wit to adduce it. They might, with some apparent reason, have urged that in England, where, fortunately, there are no class distinctions, the power of being able to bring forward a certain sum of money on entering a profession is a certain guarantee of education, as it is unlikely that a father will pay for the commission of a son to whom he has not given a satisfactory schooling. If this argument, however, holds water, it would but favour the retention of a very modified purchase system as far as perhaps the rank of captain. Then, cry the advocates of retention and opponents of every change, it is impossible to work such a system because either further promotion must be made by selection, or an indirect and underhand purchase system will be immediately introduced. True ; what then? While they continue the Horse Guards would of course job all the promotion as soon as the selection was left in their hands, and the whole of the upper ranks would be filled with Whitehall pets. If this be so, it is not merely a weak argument for the maintenance of purchase, but a very strong one for the abolition of the Horse Guards. And if the abolition of the purchase system were to bring down at the same time the ancient and effete administrative body which presides over the constitution of the army, it would be but a cause of greater rejoicing.

It has for some time been regarded almost as certain, as I told you in a previous letter, that Lord Napier of Magdala would succeed Sir William Mansfield as Commander-in-Chief in India at the expiration of the latter officer's period of service next year. This decision has now been definitely agreed to, and has been publicly announced. Lord Napier arrived last week in London, and after paying a visit to the Duke of Cambridge, and the other military authorities, left directly for North Wales, where he will seek some retirement previous to his return to a tropical climate. When he goes out, it may be presumed that he will again be accompanied by his former Military Secretary, Colonel Dillon.

The question of the industrial occupation of the soldier in combination with that of a limited period of enlistment is certain to attract considerable attention next year on the votes for the Army Estimates coming before Parliament. The employment of the soldiers in such pursuits was long and bitterly opposed by the Horse Guards, but has been carried through by the War Office supported by public opinion. The Horse Guards have had the good sense to issue an order to encourage the movement, but it is impossible that the employment of the men in this manner can have any great result until the short terms of enlistment, which we are promised next spring, are called into existence, and—what is more important—measures are taken to prevent the constant movements of troops which are so annoying and expensive to men and officers and have no result except to cause discontent. It is surprising with what a stolid obstinacy the military authorities of England have for the last few years been persevering in aggravating the British soldier. By the system which has gradually been coming into play of culling the officers' leave and making them do the duty of non-commissioned officers, the latter have no opportunity of doing their work quietly and satisfactorily. They are always in contact with the officers, who are not always in the best tempers in the world, and who sometimes "come down upon them with a round turn." The round turn, as it is termed, is by the non-commissioned officer carried on to the men, and the latter become discontented and go about their work unwillingly and doggedly. To this constant approximation of the commissioned to the non-commissioned ranks is due, according to the opinion of not a few good judges, the horrible occurrences which have lately filled the pages of the daily journals and sent more than one young soldier to the gallows. This has been an institution of but later days. Could not some of the ardent Conservatives, who so strongly advocate the maintenance of things as they are, get this pernicious custom eliminated from our military system on the plea of its being a new-fangled notion?

Of staff appointments and promotion there is nothing to chronicle this week.

The head-quarters of the B Mounted Royal Engineer troop have been ordered from Aldershott to Chatham, where they are expected to arrive to-day.

In consequence of some expense having been incurred by the confinement of soldiers' wives on board the troop-ships, it has been ordered that women near their confinement are not to be put on boardship but are to be retained on shore till after it is over : the husband also being detained with the wife.

LATEST TELEGRAMS.

[PER REUTER'S AGENCY.]

FRANCE.

LONDON, 19TH OCTOBER.

THE French Ministry are considering important measures of reform. The Deputies of the left Chamber have issued a manifesto against the army manifestation (? any manifestation) on the 26th inst., and will quietly await the opening of the Chambers on the 29th November.

The insurrection in Spain is considered as terminated.

LONDON, 20TH OCTOBER.

The French radical papers attack the manifesto issued by the left Chamber. *Le Rappel* states it is determined to close the Chamber on the 26th inst.

The Empress Eugenie has gone to Alexandria.

The *Morning Star* is dead.

THE COTTON FRAUDS BILL.

TO THE EDITOR OF THE "BOMBAY GAZETTE."

SIR,—It rarely happens that the Supreme Council or the Secretary of State exercises a veto against the bills passed by the subordinate Legislatures. It is presumed that these bodies know best the conditions and the remedies suited to their own state of affairs. Although, therefore, any comments now made will probably not have any effect on the ultimate fate of this measure, yet it behoves every man, who has any concern for the character of the British Government, to persist to the last in pointing out its iniquities.

The most flagrant injustice is that of clause XXXVI, which seeks by legislation to extinguish the occupation of some poor artizans who repair the saw-gins of the Dharwar cotton growers. The Hon'ble Mr. Bellasis gives their number as 20. The clause, as originally proposed, enacted that no one should be allowed to repair gins unless he had previously obtained a certificate from the Superintendent of the Dharwar Factory. This was too strong, even for our trade-protecting Council, and the present clause was substituted. It seems a very harmless one. It merely proposes to punish a man for making a false statement, which is already provided for by the Penal Code, but its object is precisely the same, and its operation in the hands of the Cotton Department will have the same effect.

I have availed myself of a short holiday trip to pay a visit to the neighbourhood of the Dharwar cotton districts, and the results of my enquiries have convinced me of the fatal error which the Government has been guilty of in acting upon the *ex-parte* statements of Dr. Forbes and his department. I do not for a moment suppose that that gentleman would make any statement that he does not believe to be true ; but his facts are given generally not of his own knowledge, but from the department. When a man's duty and his interests conflict, his evidence should be received with great caution, or not acted upon at all, unless corroborated from independent sources.

Nearly all the 20 men that are being legislated against (I am told that they are fewer) learned their business at the Government Factory, and are, on the whole, its best hands. Their salary as Government workmen was from Rs. 22 to Rs. 30. By going amongst the villages, they make from Rs. 70 to Rs. 80 a month during the season. The owners of the saw-gins much prefer employing these men, although they pay them more, for this good reason that the men accommodate themselves to their convenience, come and go when they please. The Government workmen must be humoured, they do the repairs only when it suits their convenience, they are dilatory, and sometimes must be paid to get the work done in any reasonable time. Some of the men again entered Government service during the past season upon a promise of receiving Rs 40 a month during the whole year, but they were, nevertheless, dismissed at the close of the season. The Government workmen also do repairs out of working hours, and without the knowledge of the Superintendent.

As might be inferred from these facts, it is impossible to distinguish between cotton ginned by a machine repaired by a Government workman and that by an outsider, and it is untrue that these artizans are in the habit of making those false statements which have been put forward as the pretence. The real object is to get these people into the bill in some shape or the other. You may trust the department to work the clause for its own ends, and to force them into its service at a lower rate of wages than they could earn outside.

The favoured field for Government interference has been and is Dharwar. Dr. Forbes is at his wit's end to account for the utter failure of the department. His theory of the need of cotton inspection and of having gins repaired only by Government workmen is completely at fault. For years he has been allowed to have his own way, and the result is that Dharwar cotton is distinguished beyond that of the rest of the presidency for steady and continuous rubbish or cutchra. Cheep, I believe, is the technical name. There is occasionally a spurt in the other districts, as in Broach last year, in the matter of adulteration, when Dharwar was surpassed, but for a regular and unvarying admixture of rubbish, or cheep, it bears the palm.

No one ought to know better than Dr. Forbes the hatred that the people have of the interference or inspection of Government officers. The moment that an official of the department appears in a district, there is a stop put to all ginning, and it is not resumed until after his departure. When he comes it is sought to propitiate him by offerings of milk and fruits. Other more serious charges are made, but I do not give currency to them, because, as may readily be believed, they cannot be proved. Men, who know India, like the Hon'ble Mr. Tucker, will understand what I mean.

So much for Government interference with

FREE TRADE.

Bombay, 1st November.

KATTYAWAR.

(FROM OUR OWN CORRESPONDENT.)

RAJCOTE, 27TH OCTOBER.

THE cold weather is gradually setting in, and with it there is a decrease in sickness.

A batch of locusts passed this station at about two o'clock yesterday afternoon. Their flight was very high, and the course they were taking was from north to south. Some of them alighted on fields in the vicinity, and caused some destruction.

Those of the Chiefs of this province who visited the Broach Exhibition and had interviews with H. E. the Governor presented, as is customary, "nuzeranas" on the occasion. In return for these "nuzeranas" H. E. the Governor sent presents to the Political Agent for delivery to the same Chiefs, and these consisted of watches, pearl necklaces, armlets, kinkob pieces, shawls, a revolving pistol, a double-barrel breech-loader, sets of harness and carriages, and a Brussels carpet. The watches and jewellery were superb, and were bought, I believe, from Messrs. Favre, Leuba, & Co.

The telegraph office sanctioned for this station has not yet been opened, though the line was put up some three months ago and appears to be in working order. It may be that the department is counting the cost, or that there is some other obstruction in the way, but the disappointment caused to the public is great, and we hope the Director General of Telegraphs will not further delay the opening up of the office.

The Chief of Gondal has not yet returned, and his advisers seem bent on keeping him longer than he wishes out of his capital. The kamdar, Azum Dooleraj, is heartily disgusted with the manner in which he is treated by the creatures around the Chief, and is anxious to resign—a measure which will be highly acceptable to them, but which will be attended with disastrous consequences to the State. It therefore behoves Government, in the interests of the Chief, either to prevent this occurring, or to secure a thoroughly efficient successor to Dhoolerai.

I may mention that some of the Guzeratti members of the Kattyawar bar think that the possession of a sunnud gives them the privilege of talking as much nonsense as they please in the course of their pleadings, much to the detriment of the Court's time, and of offering insults to the pleaders on the opposite side, a practice that should not only be visited with severe measures, but which, I think, requires to be officially prohibited under a penalty.

The young Chief of Rajcote is, I hear, making rapid strides in education, and is able to write English notes.

THE PUNJAB FRONTIER FORCE.

The proposal to transfer the Punjab Frontier Force to the Commander-in-Chief, which Sir William Mansfield has based on the somewhat suddenly changed opinions of General Wilde, is still, we hear, before the Punjab Government, which is likely to fight hard for its own views. We should not be surprised if the question were left undecided till the arrival of Lord Napier, as Sir W. Mansfield's successor, towards the end of April next.—*Friend of India*, Oct. 28.

H. E. THE GOVERNOR.

H. E. THE GOVERNOR left Bombay by special train for Poona yesterday morning.

THE STORM AT DHARWAR.

THERE can be no doubt that there has been a severe and long-continued storm in Dharwar, though we are not yet in a position to state the effects of it, beyond the fact that trade has been seriously interrupted.

The information which follows has been kindly communicated to us by Messrs. Blay and Mackintosh.

A letter from Dharwar, dated the 26th ult., says—"Very heavy thunder-storms have raged here for twelve hours. Everything is deluged. Despatches [cotton despatches] to the coast utterly stopped on account of the rain."

A letter of the 27th has the following :—"Sorry to say that since yesterday we have had incessant thunder-storms day and night. The country is flooded, and all cotton sampling and despatches stopped."

And another letter, of the 28th, remarks—"The opinions expressed in last cotton report about rain have been entirely reversed by the sudden appearance of daily thunder-storms, flooding the country, and which natives say will continue for another week."

And the natives seem to have been right, for the weather was still the same yesterday. A telegram, despatched at 8 A.M., informed Messrs. Blay and Mackintosh that it was "pouring still in torrents," and a second telegram, sent off at 11 A.M., said—"Heavy rain all over districts; also down the road [from Dharwar to Carwar] ; and heavy thunder-storms at Carwar."

THE LOCUSTS AT BASSEIN.

ON Monday and Tuesday last week, as has been already announced, immense flights of locusts passed over the Bassein talooka. The locusts came from the north, and after devouring everything green which was at all of a tender nature, departed in a southerly direction. On Monday two flights passed over the talooka—a small cloud between two and three o'clock, and about four o'clock a regular army about three miles in width and eight miles in length, so that this latter army extended all the way from the coast as far inward as the village of Gokira which borders on the jungle. Tuesday's invasion seemed to be that of a pretty large rear guard, and they, of course, had to be satisfied with share of green crops left by their predecessors of the previous day. The cloud of locusts is described as like the smoke from a locomotive, and looking upwards the darting insects appeared like a fall of red snow. At Kowla village the leaves of fine fields of brinjall or egg plant were completely destroyed, but the plants, we are glad to hear, are not likely to suffer from being stripped of their leaves. At Saudoor, a village in which vegetables and plantains are the chief produce, the brinjall plant also lost its leaves, and in many places the leaves of the sugarcane and the middle part of the plantain trees were eaten away. Near the village of Kowla the naglee crop has been destroyed, and at Gass the roots of the Wal crop and the young plants were eaten up. In most other villages of the talooka the flight of insects did some damage ; but the rice crop being fortunately nearly all ripe throughout the talooka little damage was done to it. Had the invasion occurred a week or two earlier while the rice crop was green, the damage done would have been disastrous throughout the entire district. Another favourable circumstance was the fact that there was a strong north wind blowing at the time on both days. In most places the people turned out and tried by means of tom-toms yelling, &c., to keep the insects off. A large number of cocoa plants lately planted on the estate of Mr W. W. Ansell were in some danger, but all the hands on the farm turned out and, aided by the wind, succeeded in preventing the myriads of insects from settling on the plants. It is not yet known whether the locusts have deposited any eggs, but should they have done so, in about six weeks that will probably be known for by that time the eggs should be hatched and will appear in the form of caterpillars, and probably if that is so the best means will be to burn the fields and destroy the crysalis. In America the eggs are generally hatched in six weeks, but in this country it may be different. Mr. Ansell, of Bassein, would be glad if any information on this point were given him from any quarter.

THE FAMINE IN RAJPOOTANA.

THE Bombay Chamber of Commerce has placed the following papers at the disposal of the press. The first is an extract from a demi-official note from Captain Bayley, officiating Political Superintendent, Serohi, to Lieutenant Colonel Keatinge, Governor General's Agent, Rajpootana, dated Aboo, 17th October 1869 :—

"I write to give you what information I can about the famine, &c. I am sorry to say the destitution and distress does not seem to have decreased as yet, and we can hardly expect that it will do so as long as the price of grain continues so high. The unfortunate Marwarees continue passing through Anadra in apparently as great numbers as when you left. I suppose this emigration from Marwar cannot go on much longer on such a large scale, and I trust not, or I shall come to an end of my funds. I am continuing to distribute three maunds of cooked food daily, which allows of its being given to between 300 and 400 people at one pound for adults and rather less for children. I have in addition 107 persons, principally women and children, in the poor house. The Marwarees generally pass on after staying a day in Anadra. They are in a sad state, and many of them have died lately, being too far gone for want of food to be of any use ; they seem, too, to have lost all heart, and no wonder. As far as I can ascertain I do not think there is nearly so much distress among the Serohi people, as the population is scant, and there is now lots of work in the fields.

"With regard to locusts I can give you no good news. They have been doing much damage lately in several portions of the district and have also appeared in the pergunnahs to the east of Aboo, which were previously free of them. The worst of it is that if the locusts do not disappear soon there will be delay in sowing the rubbee, as the people are naturally afraid of sowing as long as there are locusts about, and as the locusts from a great part of Marwar pass through Serohi, on their way to the sea coast, we may have them for some time yet.

"Wheat last week was selling at Deesa at 5 seers, dearer than it has been yet, but it has since fallen to 5½ seers."

The following letter, sending the above, was addressed by Colonel Keatinge to Mr. Taylor, the Secretary to the Chamber of Commerce, and dated Ajmere October 24th :—

"Overleaf I send you my last news from Serohi. In all northern Rajpootana the prospects continue very good. There are still some great flights of locusts to be heard of, but, as a rule, they have left us, having done less damage than I anticipated. The crops about here are being fast cut, and all able-bodied persons can get abundant employment. The roads are crowded with carts and camels bringing down grain.

"There are still great numbers of people, principally Marwarees, who are too weak and too much broken down to do anything to help themselves.

THE FINANCIAL RETRENCHMENT.

THE reductions recommended or already ordered by the Government of India amount to nearly a million and a half a year, and if all the military retrenchments are carried out the diminution of expenditure may be expected to amount to two millions next year. Thus :—

	£
Civil Expenditure less	30,000
Native Army "	350 000
British Cavalry and Infantry	700,000

There still remain the Royal Artillery, the Indian Commissariat and the Studs. If the expenditure on ordinary public works be kept down to 3½ millions, as Lord Mayo has expressed his determination to do, there will be a reduction of 1½ millions on the average expenditure of the last few years under this head. Regarding the Home Charges, unfortunately, nothing can be said in this country. Leaving them out, the improvement likely to be effected by diminished expenditure and increased taxation, taking the revised estimates of the current year as a standard, will be as follows, if Lord Mayo's expectations are realized :—

	£
Civil expenditure	300,000
Military expenditure of all kinds in India	1,200,000
Public Works, ordinary	1,250,000
Income Tax, extra	340,000
Salt Duties " (say)	160 000
	3,300,000
Est

ARRIVAL OF TROOPS FROM ENGLAND.

H. M.'s TROOP-SHIP EUPHRATES arrived in Bombay harbour yesterday afternoon and anchored at about 2 o'clock with the 9th Royal Artillery from England. This brigade, which was lately in Canada and afterwards for a short time in Ireland, was brought to Alexandria by the Serapis, and the Euphrates brought it from Suez. She sailed on the 16th instant and reached Aden on the 23rd, when the mail steamers Columbian from Bombay and Nubia from Suez were lying there. The voyage has been a very pleasant one. There was not a single death among the passengers or crew, but three interesting events in the way of births occurred on the way from Suez. Yesterday morning, too, there was another happy incident. A gallant sergeant of the 9th R. A. and the beaming maid of the wife of one of the officers of his regiment, who have long been attached to each other as well as to the 9th R. A., even during its stay in Canada, entered the bonds of matrimony. The event was celebrated with all the honours on board. We should mention that while the Euphrates was about 550 miles from Bombay, the wind N. N. E., she met an immense cloud of locusts. They were visible for about three days, great numbers of them falling on the ship and in the sea around. The Euphrates brings 46 officers, 10 ladies, 8 children, and 6 female servants; 1 second class passenger with his wife and 2 children, 13 staff sergeants, 10 wives, and 11 children, 913 men, 95 women, and 164 children. The names of the officers are as follows:—

9TH BRIGADE R. A.

Colonel and Mrs. J. L. Elgee.
" Romer.
Lieut.-Colonel W. S. Barnett.
W. G. Goodenough.
Surgeon J. Duff, Mrs. Duff, and family.
Captain W. A. Wyllie, Mrs. Wyllie, and child.
" R. Rowley, Mrs Rowley, and child.
" C. Collingwood, Mrs. Collingwood, and child.
" and Mrs. Peile.
" A. Harness.
" F. C. Etton.
" W. P. Phelps.
" W. B. Rice.
" F. A. Mant.
Lieutenant and Mrs. A. E. Turner.
" and Mrs. P. Harrison.
Lieutenant W. A. Eden.
" G. S. Ramsay.
" E. Lockyer.
" F. Nugent.
" G. Hadaway.
" A. Molesworth.
" W. B. St. George.
" W. Whately.
" A. S. Wooley.
" R. F. Maclachlan.
" J. J. Cumming.
" A. Montgomery.
" A. E. Eugland.
" P. H. Hammond.
Quarter Master H. Nelson.
Assistant Surgeon E. H. Loyd.
" A. Royle.
" G. Park.
" G. Will.
Riding Master R. Butler.
Veterinary Surgeon W. D. Rogerson.
" " Knott.

OTHER OFFICERS.

Lieutenant G. R. Ponsonby, 19th Brigade, R. A.
" W. J. Lugard, 24th Brigade, R. A.
" D. Hill, 20th Brigade, R. A.
Ensign W. Coles, 105th Foot.
" W. Orr, 108th Foot.
" S. J. Dunn, 1/2nd Foot.
Staff Assist.-Surg D. Olden.
Vet.-Surg. G. A. Oliphant and wife, 22nd Brigade R. A.
Conductor C. Jacka and wife, Bombay Marine Department.

We understand these troops will be distributed as follows:—

MADRAS PRESIDENCY.

Via Beypore—A/9 R. A., 7 officers, 1 lady, 1 child, 146 men, 17 women and 35 children; 3/60th Rifles, 1 man, 1 woman and 2 children; 2/21st Foot, 1 man and 1 woman.

Via Nagpore.—C/9 R.A., 6 officers, 2 ladies, 3 children and 146 men; 11th Hussars, 1 man, 1 woman and 1 child; 1 man of the R.A. Battery Armstrong armourers.

Via Poona.—G/9 R.A., 4 officers, 1 lady, 146 men, 17 women and 28 children. Draft 4/6 and 6/6 R.A. 12 men.

BOMBAY PRESIDENCY.

Via Vingorla.—Draft 5/6 R.A., 5 men.

Via Deolalee.—D and E/9 R.A., 9 officers, 2 ladies, 292 men, 34 women and 65 children. Draft 1/6 R.A., 6 men.

Via Ahmedabad.—Head Quarters F and H/9 R.A. 15 officers, 6 ladies, 1 child, 153 men, 26 women and 36 children.

The A/9 R. and draft 5/6 R. A. will be transhipped to the steam transport Bombay this morning. The troops for Nagpore and Deolalee will be landed at the Carnac Bunder and will proceed to their destination by a special train, leaving at 9-15 A.M., and arriving at Deolalee at 6-30 P.M. The C and D Batteries 9th Brigade will halt at Deolalee till the evening of the 6th, when they will proceed by rail to Nagpore, halting one day at Akola *en route*—arriving at Akola at 9-30 A.M. departing at 6-15 P.M. on the 7th, and reaching Nagpore at 5 A.M. on the 8th. The D and E Batteries will remain at Deolalee until further orders. Those for Ahmedabad will proceed to their destination by a special train leaving at 7 P.M., halting one day at Bulsar en route—arriving at Bulsar at 1 A.M., and departing at 8 P.M. on the 4th, reaching Ahmedabad at 5 A.M. on the 5th. The troops for Secunderabad will be landed at the Carnac Bunder with the troops for Nagpore and Deolalee, and will proceed to Poona *en route* to Secunderabad by a special train leaving at 8-15 A.M., and arriving at Poona at 5-20 P.M. This battery will halt at Poona till the evening of the 9th November, when it will leave at 6 P.M. for Sholapoor, arriving at 6 A.M. next morning.

INSOLVENCY COURT—1ST NOVEMBER.

Before the Hon'ble Mr. Justice GIBBS, Commissioner.)

DISCHARGES GRANTED.

THE following insolvents, whose liabilities exceeded Rs. 10,000, obtained their discharges:—Jamsetjee Eduljee, liabilities Rs. 18,242; Pragjee Purmanund Metha, Rs. 57,127, bad assets Rs. 5,934, and 80 shares of the Commercial and Asiatic Banks; Somee Khimjee Ameer, assayer, liabilities Rs. 12,688; Cursetjee Bezonjee, clerk on a salary of Rs. 50 a month, liabilities Rs. 31,721.

IN RE LUKMECHUND LOWCHUND.

This insolvent had been a general merchant—his liabilities were Rs. 6,60,734, and his assets Rs. 89,013 good, Rs. 34,317 bad, and Rs. 4-1-9 doubtful. He applied to-day for a final discharge and that was granted.

IN RE SHAPOORJEE HORMUSJEE.

This insolvent's liabilities were Rs. 4,554.

Mr. Ferguson appeared in favour of his petition.

Mr. Bala Mangesh Waglé appeared for an opposing creditor—a Marwarree—and said that his client opposed on the ground that he lent money to petitioner on the representation that he was worth money and had a contract with the B. C. & R. S. N. Co., whereas it turned out that at the time he had no capital. The Marwarree brought a case in the Small Cause Court, but the petitioner raised a vexatious defence and latterly absented himself, after several days' hearing, and the case was decided against him.

After hearing the petitioner and the counsel,

The Commissioner said he did not see that the vexatious defence had been proved. A man was entitled to defend a case and make a plaintiff prove his case, and that was all he seemed to have done. Had he gone on with his long list of witnesses, and the case then broken down, it would have been different, but as it was he must hold the case for the opposition had failed; and so the discharge was granted.

MR. D. TURNBULL STEWART.

This insolvents, whose liabilities were entered at Rs. 11,630 and his assets Rs. 611 of bad debts, presented a second petition for discharge. Mr. Starling, who appeared for the opposing creditors, stated that he had no grounds of opposition to offer in addition to those stated by Mr. Scoble to the previous petition.

After referring to the notes taken by the Official Assignee, on the hearing of the previous petition.

The Commissioner said that he must hold that the grounds of opposition, filed on the previous occasion, could not be considered at this hearing, and as there were no new ones, he must discharge the insolvent.

Mr. Starling asked the Court to order that the schedule should be amended, so as to include the payment of Rs. 5,000 to Mr. Hogg in England, which was said to be a fraudulent preference. His Lordship, however, said the Official Assignee had a note of that, so that any order was unnecessary as to fixing a certain sum to be paid monthly by insolvent. His Lordship said he was afraid he could not do that as the sum was generally fixed by this Court, and, of course, he could not fix it in this case as there was no certainty the petitioner would get employment. He had promised to give up a share of his profits, and, of course, the Official Assignee had a claim on all his future profits. This was not a full certificate, but after what Mr. Stewart had suffered he would receive his discharge.

The other cases were trifling.

THE CANDIDATES FOR MATRICULATION.

(*Hindu Reformer*.)

WE learn that our friends in Poona have collected subscriptions with a view to provide accommodation to students coming to Bombay for the next Matriculation Examination. About Rs. 1,200 have already been subscribed and about Rs. 800 more are expected, making in all Rs. 2,000, which will be a good round sum for one season. Mr. Kirkham, we are told, has been requested to undertake the management of the fund. Bombay affords ill accommodation to the houseless and friendless sojourner. There are no hotels for Hindus, no public messes where a comfortable meal may be secured. Our Poona friends are only giving a temporary solution of the difficulty. Cannot Bombay, with all its wealth, make permanent arrangements? It is necessary that we do something in this way, unless the University authorities hold their examinations in the principal towns in the presidency, as they do in Bengal. The yearly increasing number of matriculation candidates makes the question one for serious consideration.

THE CHAMBER OF COMMERCE OF TRIESTE AND THE SUEZ CANAL.

THE Trieste Chamber of Commerce and Industry has just received from the Government communication of a series of reports from the Austrian Consuls, and divers notices, connected with the question of the Suez Canal. That Chamber has been requested to submit these documents to the examination of its members, and to study them in such a manner as to arrive at any useful and practical conclusions which they may afford. This has been done, and we have now the result of their deliberations. In the first place, the Chamber desires to see created a regular direct service between Trieste and Bombay. That wish will probably be taken up and realised, for Trieste possesses abundant material for such a work. That port is the maritime centre of operations of a very powerful company, the Austrian Lloyd's, which is wanting neither in capital, experience, nor in the necessary elements for extending its services in the seas beyond the isthmus of Suez. Even at present, with the incomplete means of transit, Suez is, as is shown by the returns already published, the market of all those places in the Mediterranean which have received the largest quantity of cotton from India. This cotton finds a ready sale in the other manufacturing centres of the Austrian Empire, and particularly at Brunn, in Moravia. From this point of view, the conditions of realisation and of success are all favourable. The commerce of Trieste still requires the prompt construction of some sections of railway, and, above all, a reduction of the rates of transport on all the articles of import and export, on which the opening of the Suez Canal may exercise some influence. It is also thought at Trieste that the Canal Company would act wisely in reducing the transit dues on the canal for all merchandise transported in large quantities, such as cotton and coal. It is thought, and perhaps not erroneously, that the tariff for those goods is too high, and that a reduction in the charges would produce an increase in the transports, and a probable equalisation of the Company's receipts. With respect to the trade of the port isself, the Chamber of Commerce advocates an increase of the surface of land which may be utilised for trade. The same company has also inscribed on its programme the founding of a mercantile association to trade with India, the opening of a bank at Bombay, the creation of factories abroad, the establishment of Austrian naval stations in the Indian seas, the resumption of a publication to contain information relative to trade, industry, and navigation in the countries where the influence of the Suez Canal will be felt; and, lastly, the nomination of corresponding members of the Chamber of Commerce at the principle centres of those countries. In the opinion of the Chamber, these conclusions are not definitive; they are the result of a first examination, and in the first sitting a special commission was charged with studying them practically, and indicating the means the best adapted for realising them wholly or partly.—*Shipping Gazette*.

UNEMPLOYED EUROPEANS.

TO THE EDITOR OF THE "BOMBAY GAZETTE."

SIR,—I have read with great interest the letter of Mr. R. J. Coulter in your issue of this morning. The reliable information he has given ought to draw the attention of Government. It appears that the military forces at present in New Zealand are to be withdrawn by the Home Government. It ought, therefore, at once to be seen by the Indian authorities, that a new field having opened for the employment of labour, immediate steps might safely be taken to send away from Bombay and other ports of India as many as will volunteer to go. If the Indian Government were to defray the amount of the stipulated passage-money, I think the New Zealand Government would reimburse the *whole* or *a portion* of it.

Some time ago I remember that a great many of the unemployed were sent to England. With the same object, that of relieving the distress of a great many of the unemployed, the Indian Government might send those who are at present out of employment to New Zealand. I beg to suggest that this might be done without waiting for an answer from New Zealand.

The commission proposed by your correspondent, Mr. Coulter, is composed of very able men, on whose decision the Government ought to rely.—Yours, &c.,

Bombay, 30th October. PLIMLEY.

THE "FIFTY-FIVE YEARS ORDER."

TO THE EDITOR OF THE "BOMBAY GAZETTE."

SIR,—The order anent the compulsory retirement of uncovenanted officers who have reached the age of 55 years, is, I am glad to hear, after all not to be permitted to become a dead letter, for I understand the heads of certain departments, at the presidency, have already called upon their subordinates, who have reached the maximum, to prepare to retire by the time limited in the Secretary of State's despatch, published in the *Government Gazette* of the 7th February 1865. This step will, doubtless, prove of immense benefit to the service, as tending to improve its general tone and efficiency by the infusion of new blood. But in carrying out the instructions of the Home Government, much injustice, I apprehend, will be allowed to creep in, by making—to use a familiar phrase—fish of one and flesh of another; hence my reason for drawing public attention to it. It is to be devoutly hoped, however, that partiality and favouritism will not be allowed to prevail with those in authority in dealing with these cases. Some discrimination will, at the same time, be required to be exercised by the "powers that be" in the cases of those also, who, like certain young ladies, are of *doubtful* ages, and as regards others likewise who have since the promulgation of the order in question grown suddenly young, and who have, to escape the dread fiat, been profuse in the application of hair dyes and cosmetiques! Something more than the bare statement as to age, I imagine, of these should be demanded.—Yours, &c., SENEX.

Poona, 30th October.

THE MAZAGON READINGS.

TO THE EDITOR OF THE "BOMBAY GAZETTE."

SIR,—As I am not a subscriber to the *Times of India*, I was not aware, until your paper came to hand this morning, that an adverse criticism had been contributed to that journal on some of the performances at the Concert held at Mazagon on Tuesday last. As a humble unit of the large number of those who have attended these Concerts from the time of their commencement, I beg you will permit me a little space to express my entire concurrence in the sentiments expressed by your correspondent "One who was there." Since Mr. Cooper has become the incumbent of Saint Peter's, Mazagon, he has been most unremitting in his endeavours to do all in his power to promote the interests of his congregation. As one means towards so good an end he has set on foot the "Penny Readings," or "Concerts," and his endeavours have been warmly seconded by many kind friends from different and distant parts of the island. That these endeavours have been crowned with success there can be no doubt, and the fact is undeniable that Mr. Cooper's assemblies have tended to improve the tone of many of his parishioners, on whose hands time hung heavily, and that they have the germ of still further and much good. This being so, I cannot but in common with many others express my deep regret that any individual should, through officiousness and offensiveness, imperil the good which is being effected by writing critiques which, as has justly been remarked, cannot but wound the feelings of those kind ladies and gentlemen who have in so praiseworthy a manner afforded so much pleasure to others. I sincerely hope that they will be satisfied that their efforts in aid of the objects held in view by our much-respected pastor, Mr. Cooper, are fully and thankfully appreciated, and that they will not withdraw their kind help in consequence of unmanly criticisms which, I can assure them, are denounced by a large majority of those who attend The Wilderness.—Yours, &c., TRUTH.

Bombay, 30th October.

THE STEAMERS EXPECTED BY THE CANAL.

(*Malta Times*, Oct. 7.)

THE new steamer Europe, of 2,500 tons, belonging to Messrs. Fraissinet, Pere et Fils, of Marseilles, will arrive here for the first time on Saturday next. The Europe is one of the steamers of the Fraissinet Company, lately constructed by the eminent firm of Messrs. Napier and Co., of Glasgow. The other steamer of the same Company, L'Afrique, will commence running about the end of December next. These two magnificent vessels are intended to make voyages between Marseilles and Alexandria, calling at Malta. We understand that the Europe, during her short stay in port, will be open to the inspection of persons who take an interest in such matters.

The Company hopes, and we heartily concur in its very just demands, that this service will receive due encouragement from the Malta Government, both as regards compensation for carrying the mails, and suitable accommodation in the port of Malta. In these respects the Government has hitherto manifested an unaccountable, not to say culpable, disregard for the true interests of the place, which, we trust, will not be persisted in. No one would believe, until too late, that the Messageries Company would prefer Messina to Malta as a coaling station; nor that it was possible for the Overland India mail to find any other route than Malta. And yet we have lived to see these changes take place. It is also now no secret that Liverpool steamers pass on to Alexandria and back, without deigning to look in at this port. What is the moral to be drawn from these facts? That Malta is no longer a necessity for steam-ships crossing the Mediterranean, and that if we wish to enjoy a continuance of their favours, we must not fail to accord to them, not merely fair, but liberal and generous treatment.

THE 21ST HUSSARS.

AFTER a stay of six years in Umballa, H. M.'s 21st Hussars march hence on the morning of Monday next (Nov. 1) for Lucknow. The departure of this gallant corps will cause much regret here. Their sociability encouragement of sport, and support of theatricals have done much to keep up the degree of liveliness so desirable in every Indian station. Like true English gentlemen, the 21st Hussars have "kept their hounds' which, we believe, have occasionally afforded first-class sport), run up and furnished a very pretty little theatre, and constructed the finest mess-house in India, an edifice which, though young in years, is already old in all the rites of hospitality and Terpsichore. We most heartily wish the 21st Hussars a pleasant rail trip to Lucknow, and much better quarters than we are afraid they will find awaiting them at that place.—*Mofussilite*.

PUBLIC WORKS REDUCTIONS IN MADRAS

THE Government of India having summarily struck off Rs. 14½ lakhs from the *ordinary* grant for public works in the Madras presidency, the local Government have directed superintending engineers to be careful to see that the expenditure of the year is regulated strictly with reference to the reduced grants which are now available, and to bring specially to notice the name of any officer who, in contravention of the repeated orders of this Government and of the Government of India, may take upon himself to incur expenditure without allotment, or to exceed the grants placed at his disposal. Superintending Engineers will themselves be held responsible that all needful precautions are taken to restrict the outlay on each work to the funds actually available, and to prevent the expenditure of borrowed capital on other than extraordinary agricultural works. —*Madras Mail*, Oct. 25.

SIMLA RIFLE ASSOCIATION.

THE following is the result of the rifle matches contested at the range of the above association on Wednesday, the 13th Oct. —

The "Sportsmen's Contest" was won by Captain the Hon'ble H. J. L. Wood, Aide-de-Camp to the Viceroy, with a score of 20 points, Major T. E. Gordon being a good second with a score of 19. Some difficulty was experienced in allotting the proper value to each hit in the dummy tigers, leopards, bears, &c. The umpire (Mr. Litster) was accordingly under great obligation to Captain Mercer, 1st Goorkhas, who is an experienced sportsman, for many valuable hints on this head.

The "shortest string" was won by Mr. Haverty with an average of 13¼ inches from centre of target for each of the eight shots fired. This match was a practical proof that the enfield rifle at these short distances can, when handled by a really good shot, hold its own against the small bore weapons, several of which were used against it.

The last match of the day, "The Viceroy's Prize," for artillery carbines, was won by Mr. Litster, who, it will be remembered, also carried off "The Viceroy's Prize" for the enfield contest on the 9th October The carbine match excited much interest, both from the fact that the seven competitors were the winners of all this season's pizes, and also on account of the unusual plan followed in distributing the carbines. The arms were borrowed for the occasion from the battery of Royal Artillery, stationed at Jutog and were awaiting the competitors at the firing point. They were placed in a row numbered from one to seven; lots were then cast, and the candidate for honors received a carbine corresponding to the number drawn. The target was painted in accordance with Wimbledon rules, giving a bull's eye of only eight inches square. The conditions were all made by the Viceroy, who is himself a capital shot. At the beginning, as was expected, the shooting was very bad; no one knew his weapon—shots were going high, low, right, and left. However, after the second round, the hitting became pretty general; and when the match was concluded Messrs. Litster and Haverty were declared to have tied. The tie was then shot off, both scoring outers, again it was fired, both getting centres, a third time it was contested, both making outers; but at the fourth round the well contested victory was declared to rest with Mr. Litster who finished with a good centre.—*Indian Army Gazette*.

FORT POLICE COURT.—1ST NOV.

(Before JOHN CONNON, Esq.)

DRUNK AND INCAPABLE.—Canoo Varrian was fined twenty rupees, with the alternative of fourteen days' imprisonment, for being drunk and incapable of taking care of himself in 2nd Marine Lane.

A FALSE MEASURE.—Rajaram Hurryram, a retail dealer in oil, was charged with having in his possession at his shop a false measure of capacity without satisfactory excuse, and was on conviction fined four rupees.

TRESPASS.—Crustnajee Butal was charged with trespassing in the house of Madhowrao Anunt. Mr. Vassuntrao Balmuckoond, pleader, appeared for the defendant. The complainant having entirely failed to prove the charge, the Magistrate dismissed the case, awarding fifteen rupees as compensation to the defendant.

SEA CASES.—Frederick Moore and John Mere lith, seamen of the ship True Briton, were charged with continued wilful disobedience of lawful commands in refusing to do duty on board the ship, and were sentenced to rigorous imprisonment for three weeks each. —John Walters and five other seamen of the ship Douglas were sentenced to two weeks each on a similar offence.

THEFTS.—Caetano de Souza was charged with stealing forty-one brooms belonging to Mhowjee Bhimjee, and was sentenced to rigorous imprisonment for a month.—Mucoond Gunnoo was sentenced to receive ten stripes for stealing a copper and a brass pot belonging to Muthooree, woman.—Salim Jadow was convicted of having stolen a quantity of dates, and was sentenced to receive eight stripes.—Luxmon Gunnoo was sentenced to receive fifteen stripes for stealing four rupees in cash belonging to Gunnoo Raghoo.

GIRGAUM POLICE COURT.—1ST NOV.

(BEFORE NANA MOROJEE, ESQ.)

ASSAULT.—Frank Vivour, a seaman, was charged at the instance of Constable Mahon with committing an assault against the person of Luxamon Ramroo, and was fined five rupees.

THEFTS.—Jaffer Adamjee was charged with stealing a silver bangle belonging to Cadurbhay Jeewanjee, and was on conviction sentenced to receive ten stripes.—Candee and Chandee, women, were charged with stealing a saree, belonging to Charles Valadares, tinsmith, and were sentenced to rigorous imprisonment for three months each.

GAMBLING.—Joonas Mutroo was charged at the instance of Mr. Inspector Sweeney with keeping a common gaming house at Canaleepoora, and fourteen others with being found gaming therein with dice and money. The magistrate convicted the prisoners. The first prisoner was fined fifteen rupees, or, in default, to suffer fifteen days' imprisonment; and the others were fined ten rupees each, or, in default of payment of fine, to be imprisoned for twenty days.

IN "Table Talk," of July 17th, you mention a new mode of marking linen, discovered by M. Kuhr, a German chemist. Your readers may not be aware that here, in Jamaica, we have had ourselves in daily use a similar plan. The large round leaves of the avocado, or Alligator Pear (*Persea Gratissima*)—whence its name I have never been able to discover—contain a great quantity of tannin, and cloth stretched over one, and pricked through with a pin, becomes marked as effectually as with marking ink. The pear itself is one of the greatest delicacies of the West Indies, and is eaten either as a vegetable or a fruit—in the former case with pepper and salt: and in the latter, with sherry and sugar. In its character of a vegetable, it is an admirable substitute for fresh butter.—*Once a Week*.

BRITISH AND INDIAN COLONELS.

I AM not yet in a position to tell you what is likely to be done by the committee to which the question of the British and Indian colonels has been referred, but the rumour appears to gain strength that an addition to the fixed establishment of general officers will be made, the new men not to receive additional pay until they come within limits of the present establishment. If this be so it really does not signify financially how many colonels are taken up. But some of the colonels who are now in employment might not relish a promotion which would affect their pockets so disadvantageously. It is said that another appeal to the Duke of Argyll to square matters out of the finances of India, has met with a very curt refusal—in fact, a remark that the demand was preposterous "or words to that effect." —*London Military Correspondent of the "Friend of India"* (writing on Oct 1.)

A NATIVE "PASSED" CANDIDATE'S ENGLISH.

WE publish the following letter addressed to one of our Government officials by a native "passed" candidate:—"After prostrating at your golden feet compared to a most fragrant red-rose, I beg permission most humbly respectfully to laying doleful and unfortunate circumstances for the perusal of your benevolent and benign consideration. Having waited up to this time for a Government situation I now beg to take this opportunity of informing you that at present there are two clerks are required in your office on certain slender salaries. In conclusion I beg to inform that you will be graciously pleased to offer myself as a candidate for the same. If this post conferred on me, I am ready to evince you of my conduct and ability to your entire satisfaction. Moreover I have succeeded in passing my General Text Examination held in 1868, and whose name can be seen if your honor pleases in the 12th page of the supplemental Gazette of the Fort St. George Gazette dated 5th June 1868."—*Madras Standard*.

GETTING OBSTREPEROUS.

(*Mofussilite*.)

THE recent orders of the Government of India in the Public Works Department, directed that, in the way of retrenchment and reduction, the Governments of Madras and Bombay should curtail their public works' expenditure in the present year by respectively 14½ and 12½ lakhs. Madras is carrying out orders, but the Government of Bombay has just published a resolution which runs:—

"It is impracticable to meet the whole of the reduction from the ordinary grant, but orders should be immediately issued to curtail expenditure to the extent of 7½ lakhs as specified below."

Does this mean that, notwithstanding the imperial ordinance, the Government of Bombay is determined to expend more on ordinary public works than the Government of India will sanction? If so, then have the two Governments been fairly brought to a stand-up trial of strength and authority! and we shall watch with some interest the course which Lord Mayo takes. If he but once suffer the provincial to get the better of him on a question of financial authority, then is all gubernatorial subordination at an end for the remainder of his reign, as far as that Government is concerned! It is true the Bombay Government has an extraordinary P. W. Grant from which it may retrench the amount it refuses to cut from the ordinary grant. But no matter whether it has or not, it should be constrained to effect reductions in its *ordinary* public works expenditure to the amount directed by the controlling Government.

MR. JOHANNES' APPLICATION FOR MORE PRISON BATTA.

AT the Madras Insolvency Court, on the 23rd Oct., the Chief Justice pronounced his decision on the application made the previous Thursday by Mr. A. J. Johannes for increased batta. He said he had considered the application, and was of opinion that he ought not to make an order on the opposing creditor at whose suit the petitioner was imprisoned, for the payment of more than the authorized and usual allowance of four annas a day. Under the Criminal Procedure Code, 4 annas was the maximum amount that a creditor could be required to pay towards the support of an incarcerated debtor, except when in cases of illness, or for any other special cause the Court ordered it to be increased. And even in such cases, the Court could not raise it to more than 6 annas. Mr. Johannes was now receiving the maximum amount which a creditor was required to pay; and it was for His Lordship to see if there were any circumstances of a special character to justify him in ordering an increase. He had read through Mr. Johannes' examination, and all that could be inferred from it was, that the petitioner was not quite as comfortable as he would wish to be, or as he might have been accustomed to be His food was neither in quality or quantity what was necessary to make him comfortable, and that was about all his complaint. Now, it was intended in every case where a person was imprisoned by this or any other Court, that the person should suffer a certain amount of inconvenience, and Mr. Johannes' case was no exception. If the Court granted this application, it would have the inmates of the Debtors' Jail turning up constantly on one plea or another, and asking the same indulgence. It must also be considered that the petitioner was in jail for improper conduct towards the opposing creditor who was now supporting him; that was a circumstance which told the other way. Under all the circumstances, His Lordship was of opinion that such an indulgence as that prayed for ought not to be granted easily, and he did not think this was a case in which to exercise the power of increasing the petitioner's daily allowance. He would therefore continue to receive four annas a day.—*Madras Mail*.

DEFICIT vs. "ADDITIONAL CHAPLAINS."

(*Hindu Reformer*.)

THE vigorous and earnest efforts which the present Viceroy seems bent on making to extinguish the ghost of a deficit which has so suddenly started up are very laudable in themselves and must lead to appreciable results. But we can hardly doubt that so sagacious and painstaking a statesman as Lord Mayo will be very long in discovering what a mere flea-bite all these results put together would prove to be in comparison with the large slices of our revenue which have been diverted from its legitimate objects. . . .

Our object here is to draw attention to one of the sources of expenditure alluded to above as being not a fair charge on our revenues—viz., the State Church; and we have been led into the above remarks by the somewhat confident assertion made by a religious contemporary, that while the din of the new deficit has not yet ceased to be rung in the ears of the tax-payers, while to make it up, millions are called upon to bear further burdens on their purses and their necessaries, and while the strength of the general machinery of administration is, with the same end in view, to be as far as possible curtailed, an establishment of but sectional use is to be enlarged, that, in other words, "moved by the Bishop, the Bombay Government have directed the attention of the Secretary of State to the great need which exists in this diocese for *additional chaplains*." Now, one would think that in the face of the financial crisis, and of the growing needs of the administration, our statesmen and economists would be inclined to retrace steps with regard to the State Church in this country, where its existence is the least justifiable, after the striking example of Ireland. If an established Church cannot be tolerated amongst a people whose creed differs but slightly from its doctrines, much less surely can it be quartered on those whose beliefs are so diametrically opposed to its dogmas. Add to this that the state of the finances and the urgent calls for funds on works necessary to the preservation of the lives of the tax-paying many, and the justice and humanity of letting the few care for their own salvation would seem to be evident. The example of disestablishment of the Irish Church seems to have already begun to have its effect on the religious policy of the Government of the Australian colony of Great Britain, and we read in the *Times*' extracts from a Melbourne journal that "the days of State aid to religion are numbered." It appears that each of the different sects of inhabitants of the colony—Protestants, Catholics, Jews—have been in the habit of receiving a share of the grant of £50,000 a year, set apart for religious purposes by the Constitution Act. The distribution of the grant, it would be seen, was quite, fair to the different classes of the tax-payers, but this connection of the State with religion being held objectionable, it was proposed and resolved in the month of August last, that the grant should be reduced by £10,000 a year, "so that at the end of five years it should cease altogether."

We humbly submit this to be an example to the Indian authorities to follow, and there will be few or no difficulties in the way of their doing so. There are no vested interests here connected with the Ecclesiastical Establishment to be cared for or sacrificed. All that is required to inaugurate the desired change of policy is that every birth in the department as it falls vacant in the course of things should be declared to be abolished. Thus the State establishment would die a natural death, leaving ample time for the formation and growth of a voluntary system to succeed in its place. Instead of our Government applying for "additional chaplains," therefore, it ought, we respectfully submit, to entertain an opposite policy in the matter

THE SPELLING OF ASIATIC NAMES.

THE *Friend of India* speculates on the most practical means of so harmonising philological science with utility, that there shall be a uniform method of spelling geographical names at which English readers of ordinary education shall not stumble. "Of late we have been going from bad to worse in this respect. What, with Mr. Whitley Stokes in the *Gazette of India* and all Acts of the legislature and Dr. Thornton in the Punjab, we are threatened with a flood of the most uncouth names transliterated on a system which, to be consistent, ought to make Bombay Mambé. And now there is some fear that the compilers of the new Gazetteers may be allowed to adopt the same course, so that their work may become practically useless. In behalf of all public and official writers in India we ask the Government of India to decide on a uniform mode of spelling, on the principle illustrated elsewhere, so that the newspapers no less than official reports and documents may be guided in the rendering of Asiatic names by a system which will not annoy printers by diacritical marks, nor offend readers by uncouth forms, but will consistently interpret philological rules by common sense."

HOPE FOR THE FINANCE MINISTER.

IT will be recollected that not long ago a Mr. Ross at Jubbulpore, proposed to the officiating Chief Commissioner, under certain conditions which were not then acceded to, to exhume a large amount of treasure known to him to be buried in the Bijragoguth Tehseel. We now learn that he has renewed his proposition through Mr. Jones, the Deputy Commissioner of the Jubbulpore district, who has recommended to Mr. Morris that Mr. Ross be allowed to commence operations on the following terms, viz., that if the sum of one lakh of rupees be disinterred, it shall become the property of Mr. Ross; that if over one and not exceeding ten lakhs be discovered, nine lakhs go to Government; lastly, if any amount more than ten lakhs be exhumed Mr. Ross can claim two lakhs only. The Chief Commissioner has, we believe, acceded to these terms. The amount of the treasure is said to be no less than forty crores of rupees! We wish Mr. Ross every success in his enterprise, not alone for his own sake, but because, should such an enormous treasure-trove accrue to Government, we see an Alnaschar vision rise before us in which we behold the financial deficit made good, the necessity for reducing expenditure no longer existing, and last, though not least, that atrocious Income-tax bolished!—*Central India Times*, Oct. 30.

NO REST FOR GENERAL DUTY OFFICERS.

THE first annual relief of general duty field officers takes place immediately. The scattering bombshell will be found under our General Orders head. Umballa loses two colonels and two lieutenant-colonels, and gets instead one major—fresh from leave to England. Colonel Haythorne goes to dry and salubrious Meean Meer, Colonel Gott to cool and classic Agra, Lieutenant-Colonel Duffin to delectable Mooltan, and Lieutenant-Colonel Wedderburn to that sheltered spot Morar. There is no rest but the grave for those who want a bonus! One officer (not an Umballa man) wrote to army head-quarters in a familiar, friendly kind of way to know why he could not be allowed to remain where he was, where he had bought a house, set up a model farm, and altogether made himself comfortable? The answer came:—"It is out of the question. In view of your one day being required to take command of a division of the army against an internal or domestic enemy, it is essential that you should make yourself acquainted with the general strategy of the country, which you cannot do if you always remain at one station!" The recipient of this flattering communication on reading it said "he owed them one," and forthwith packed up.—*Mofussilite*, Oct. 28.

RANGOON RECORDERS.

BRITISH Burmah does not seem to be so fortunate in its Recorders as it deserves to be. The appointment of Dr. Clarke, the first Recorder of Rangoon, was a job, and no barrister of ability has remained as Recorder since. In Moulmein Mr. Coryton may be as able as he is evidently energetic, but his energy seems to bring him into collision with Government there as it did in Calcutta. In his last report he goes out of his way, as a judge, to write of "the failure and, I presume, abandonment of the Bhamo scheme," for establishing direct overland intercourse between China and the Bay of Bengal, as a reason for despatching a mission to Zimmay. General Fytche very properly reproves him for introducing such a subject into a judicial report, and states that the scheme of opening a trade route with China via Bhamo, has, up to the present moment, neither failed nor been abandoned. The new Recorder of Rangoon, Mr. Housman, after only a few weeks' experience of the place, would so far cut off British Burmah from the empire as to give its two and a half millions of people a separate code of laws, and writes of Rangoon as likely to be the Liverpool of the East. The Chief Commissioner has to point out the absurdity of this proposal and the impossibility of carrying it out. There seems to be something about this rising province which makes new officials dogmatise as to its administration with more than the assurance of Miss Carpenter.—*Friend of India*.

THE BRINDISI ROUTE.

As this route is becoming rather a favourite with people going home from the East, every information connected with it will be of interest to the homeward bound. We have it in our power to give some reliable notes regarding that and other routes, which we shall state as briefly as possible.

The Italian company have four vessels which ply between Alexandria and Venice and Brindisi. They start from the former port every Sunday, three hours after the arrival of the India mail. The contract time between Alexandria and Brindisi is 82 hours, and between Brindisi and Venice 37½ hours. The voyage between Alexandria and Brindisi is frequently performed in fine weather in about 72 hours. The steamers, however, are small and the cabins mere pigeon holes. The food on board is not such as Indian people would relish, being Italian dishes which do not suit a delicate appetite, which passengers are apt to have at sea. The vessels are entirely manned by Italians, and appear unfit to cope with bad weather; as whenever they are exposed to a hard blow they invariably run before the wind, instead of beating up against it, by which means much time is always lost on the voyage. The route is, however, a very pretty one, going between the Ionian Islands and along the Albanian coast, which is lovely. Arrived at Brindisi, we find it anything but a desirable haven—it is a wretched little place with no decent hotel accommodation. The run from Brindisi to Bologna, 400 miles, is very uninteresting, and the arrangements for refreshments and other conveniences inconceivably bad. The only place to stop at on the road is Ancona, but the traveller is not allowed to break the journey there if he has a through ticket to Susa, and without such a ticket the journey would cost more than double. The through route costs from Alexandria to Susa for a first class 296 fr.; 2nd class 216 fr. and a 3rd class 112 fr. The total expense between Alexandria and Paris is 409 fr., via Brindisi, and 596 fr. via Marseilles.

The route by which we should recommend persons homeward bound to travel, is to take passage on board the Messageries Imperiales steamer to Messina, whence boats cross daily to Naples. The vessels of the French company are quite as good as those of the P. and O. It is a four days passage from Alexandria to Messina, and only a few hours thence to Naples. Thence the traveller goes by rail through Rome and Florence to Turin, and from there he could take the Mont Cenis line to Paris. Or if the traveller preferred it, he could go to Genoa, and thence by the Cornici route to Nice, where he would meet the Marseilles railway line. The Cornici is one of the most lovely roads in Europe along the shores of the Mediterranean. One can travel along it either by diligence, or in a carriage and pair; and there are coasting steamers going every day. If posting is preferred, the run would occupy four days, and the hotel accommodation on the road is very rough; but the inconveniences are more than made up by the beauty of the scenery and the delightful climate. Such a drive would cost about ten Napoleons. The steamers take about eight hours in going from Genoa to Nice, and in fine weather are pleasant enough, as they keep close to the land all the way. From Nice to Marseilles it is five or six hours steaming.

Travellers desirous of going through the Papal States should provide themselves with passports, which any agent in Bombay can procure; these must be *viséed* for Rome, which can only be done by the French Ambassador in Alexandria.

The expenses of the two routes are about equal. Perhaps the cheapest mode would be to go by the B. and B. Company's steamer from Bombay to Suez, instead of by the P. and O., which would make a saving of £20 a head. Of course all the heavy baggage would be sent direct to England by the P. and O. or B. & B. vessels, as the continental railways charge very heavily for baggage. The P. and O. steamers will convey such baggage to Southampton, while the B. and B. vessels will take it to Liverpool. A journey from Bombay to London,

THE ATLANTIC CABLE.

The attempts to recover the shore end of the 1866 Atlantic cable off Valencia have hitherto been unsuccessful. It was grappled on Monday, but on being hauled up it broke, and it will now be necessary to grapple both ends before the fault can be repaired. The 1865 cable continues in good working order.—*London Paper*, Oct. 8.

ANOTHER FENIAN DEMONSTRATION.

We learn by telegram that the programme has been issued to-day of a Fenian procession to take place in Dublin on Sunday next. The trades, Roman Catholic schools, and bodies of Dublin, with representatives from the provinces, it is said, are to compose it. They will march through all the principal streets, but no bands are to play during the hours of religious services. It is amusingly added that no party emblems will be worn.—*Globe*, Oct. 8.

WILLS AND BEQUESTS.

The *Illustrated News* states that the will of the Rev. J. C. Clark, B.D., was proved under £80,000 personalty. The will of C. J. D. Ingledew, M.A., Doctor of Philosophy, of Northallerton and the Middle Temple, was proved under £3,000 personalty. The will of W. Sinclair, Esq., of Sowerby, was proved under £50,000 personalty. There is a number of charitable bequests. The will of J. Sidebottom, Esq., of Chester, was proved under £180,000 personalty. He leaves £50,000 amongst some of his nieces, and £40,000 amongst the children of his late brother Ralph. The residue of his property, real and personal, he leaves to his three nephews—John, Ralph, and James, the sons of his late brother Ralph.

TAKEN AT HIS WORD.

Judge Dowling, of New York loves, it seems a practical joke. In a case of wife-beating which recently came before him, the following dialogues are reported:—

"How came your husband to beat you?" Underneath where we live there is a dance-house. I was told my husband was there and I took a woman with me, and we went and looked in. My husband saw me and soon came up to our own room, when he beat me and smashed the furniture."

"It was not a proper place for her to go," spoke up the husband.

"It was a proper place for you, I suppose?" suggested the Judge. Any place is proper for men."

"Do you really think so?" "Yes, sir."

"Well, then, I'll send you to the penitentiary for three months."

CIRCULATION OF THE BIBLE FORBIDDEN IN RUSSIA.

The British and Foreign Bible Society is not to be allowed, it seems, to introduce the Bible into Russia. 'Thanks to considerations which are incomprehensible to the common sense of ordinary mortals," says the *Exchange Gazette* of St. Petersburg, "our people are forbidden to enjoy the advantages offered to them by this society. All its attempts to procure entrance into our country of Bibles in the Russian language . . . have failed. We are positively informed that several thousands of copies were sent under the address of a Russian general; . . . all of which were stopped at the frontier, and then sent to the censors, who forwarded them to the Ecclesiastical Consistory. This body, after taking the advice of the holy synod, decided that it was impossible to admit the circulation in Russia of a Bible published abroad, because the right of publishing the Bible for the use of the orthodox is enjoyed by the holy synod alone." The *New York* of St. Petersburg remarks on the above passage that it cannot see "any harm in the propagation of the Bible, especially when it is offered gratuitously and for distribution among the troops, as was the case in the present instance."

THE SECRET OF SPIRITUALISM.

Those who have been in the habit of listening with awe and adoration to the solemn utterances of domestic furniture will read with some surprise a letter in the *Standard* from Mr. W. G. Faulkner, philosophical instrument maker in which he states that for many years he has had a large sale for spirit-rapping magnets and batteries expressly made for concealment under the floor, in cupboards, under tables, and even for the interior of the centre support of large round tables and boxes. He has supplied also quantities of prepared wire to be placed under the carpets and oilcloth, or under the wainscot and gilt beading around ceilings and rooms. All these, he says, are the connection to each rapper and spirit-rapping; and the connection to each rapper and battery was to be made by means of a small button, like those used for telegraphic bell-ringing purposes, or by means of a brass-headed or other nail under the carpet at particular patterns known to the spiritualist. These rappers, he adds, when carefully placed, are calculated to mislead the most wary. Then there are spirit-rapping magnets and batteries constructed expressly for the pocket; and these, he tells us, will of course rap at any part of the room. He has also made drums and bells which will beat and ring at command; but these two latter are not so frequently used as the magnets are, because they are too easily detected. We quite believe Mr. Faulkner, but we should like to know who gave him the order for all these wires, magnets, and batteries.—*Felt Mell Gazette.*

GOSSIP AT PARIS.

Paris, 7th October.

Most people shake their heads just now, when advertising to what next winter is likely to be here. For many reasons it is thought that the season will be a gloomy one. First politics are in a very critical state, and it is not probable that the official salons will do much to enliven society; and next the immediate effect of the Œcumenical Council will be to bring about a civil war in the bosom of almost every family in France.

Foreigners render to themselves no adequate account of what religion has been made to be in this country. Had Father Hyacinthe's letter exploded in January instead of September there is no saying to what a pitch social discord would have risen. As it is, no Parisians are in Paris at present, so that discussion either goes on in writing, or is avoided; but the opening of the Council in Rome will be the signal for a furious fight in almost every drawing-room, and by almost every fire-side. Marriages will be broken off, friendships dissolved, life-long habits destroyed, and a dismay created in society of which those only who live in it can form an idea.

Besides this, the so-called *cocodès* and *cocodettes* will be perhaps somewhat shy of "showing off" as they have been used to do for the last ten or a dozen years, for there is a tremendous feeling rising up against them, and they may one day be treated rather discourteously in public. *Apropos to la Cocodetterie* it may not be without interest to the English reader to trace it back to its origin. Everybody knows that whilst Louis Napoleon was still unmarried, a style of manners and a class of persons were received at his Court that are better covered by silence than by attention. It was one of the reasons given for the extreme desirability of his marriage with some princes who would "purify" the *entourage*. For the three or four first years of the Emperor's marriage with Mdlle. de Montijo matters went quietly. She was a Spaniard, and knew nothing of what is termed the *grande monde* of France, and the *quard monde* refused to know any thing of the Empire. The Court lived decently enough, and there were no "scandals." The first incident that was talked of was in 1857. The Grand Duke Constantine of Russia came to Fontainebleau and was reported to have had a "water ball" organized; namely, a ball in a pond—all the dancers being in their richest attire, but up to their waists in the water! True or not, the thing was much talked of, and the Russian Prince certainly spoke with surprise (real or affected) of the extreme "fastness" of the Imperial Court. So did Victor Emmanuel, then King of Piedmont, and so did many other Sovereigns. Then came the pheasant-shooting of the Empress, in a sort of half masculine costume, and the vigorous censure expressed by Marshal Pelissier; and after the campaign of 1859 *la Cocodetterie* burst forth into full bloom under (it was said) the auspices of the Princess Metternich. It is since that period, therefore, only during the last eight or nine years, that what has become world famous under the name of *cocodès*, or *cocodettes*, have firmly established themselves in the notoriety of France, and certainly they have done all they could to scandalise the opinions of the stiffest and most etiquet-ridden society that exists. But, as there is a greater virtue in endurance than even in success, the last two or three years have witnessed the rapidly increasing weakness of the "society" which prided itself on its staid and dignified deportment. Tradition was evidently giving way; things were done that never were dreamed of before. Unmarried girls were insubordinate, boys disrespectful, and everybody in general "horsey," or aspiring to be so. Shade of Louis XIV.! what was it all to come to? a "compromise" was surely impending, and to what lengths might not even the "properest" people go? Suddenly the Empire was discovered to be sick and ill—feeble and likely to fall to pieces, and crumble away at the breath of liberty. Then all its crimes were counted up, all its shortcomings noted, and the very individuals who were on the eve of coming to terms with it, suddenly drew up and flagellated its iniquities with a fervour that had been on the point of dying out. It is therefore probable that somewhat of the same stiffness that "good society" affected before the last few years, will be again put on this winter *vis a-vis* to the Imperialists belonging to the ranks of *la Cocodetterie*. The only thing that may modify this is that the *cocodettes* are as famous for their excessive Ultramontanism as for their other eccentricities.—*Globe.*

We may set the Thames on fire yet! If we fail in extracting illuminating gas from its sewage constituent—a transformation of which there has been some talk—we may at least cope to succeed in heightening the brilliancy of our street and house lamps by the oxygen and hydrogen of which its water consists. Two American professors of repute have discovered a method by which these necessary elements of combustion can be procured from steam in fit condition for mixing with common coal gas; the effect of the admixture being that the brilliancy of the resulting light is 50 per cent. greater than that of the gas alone, as we ordinarily burn it. The process consists in blowing high pressure steam into a retort containing anthracite coal in combustion. The steam is hydrogen and oxygen, the coal is carbon; chemical combination ensues, the oxygen and carbon uniting to form oxide of carbon, the hydrogen remaining free. Both gases are combustible, but do not burn brightly; mix them, however, with coal gas, and the result is what we have spoken of—a vast increase of illuminating power. Let us hope that our gas companies will turn ears not quite deaf to this item of American intelligence; and, if they won't reduce the price of gas, let them try and give us more light for our money.—*Once a Week.*

DR. WATTS' SPEECH ON THE EUROPEAN ASSURANCE ASSOCIATION.

An adjourned meeting of policy-holders was held at the Free Trade Hall, Manchester, on Monday, Oct. 4, Mr. George Falkner in the chair. There was a large attendance; Mr. Lake, the manager, had been invited, but found it impossible to be present. Many of the policy-holders were anxious to hear Dr. John Watts.

Dr. Watts said his statement would be briefer and much more lenient, in the absence of Mr. Lake or a director, than it would otherwise have been—(hear)—for when he had an opponent before his face he was not apt to treat him very leniently if he thought he did not deserve it. In the absence of Mr. Lake he was afraid of saying or doing too much; the meeting, therefore, would understand that in the remarks which he was about to make he should not go beyond the truth. His work for the society commenced about Michaelmas 1853. From that time until March 1854, he sold the bulk of the shares which constituted the original People's Provident Assurance Society. (Hear, hear.) He procured its president, trustees, and the most important of its directors. He was, in fact, what was commonly called a promoter of the society; but the word "promoter" in those days, so far as his knowledge extended, did not mean what it meant in these days. He was induced to go into the matter by the Rev. Dr. Beard, who had upon his hands a friendly society called the Equitable Provident, which it was proposed to convert into a life assurance company. The object was to find safe assurances for working men which should be preferable to the existing benefit societies. At that time, he (Dr. J. Watts) was doing very well in business, and had a capital prospect. He had only been sorry once since that ever he left it, but that had been ever since; for he was sure, if he had continued in business, no one would have complained, that evening, about his pay or his services. (Hear, hear.) However, he went into the matter, and travelled through the country, from Dundee to Exeter, appointing agents, getting shareholders, and working with agents in getting assurances. For the first year he was a managing director of the society, and the early minutes would show that the directors looked to him to make the society; and not unfrequently he was told that he was making it with a will. Third-class trains, travelling at night, and canvassing by day were nothing to him. He was young, tolerably strong, and very enthusiastic. In a year after an offer was received from the United Guarantee and Life Company to amalgamate, and to that first amalgamation he was a party. Amalgamations in those days were different things from what they were now. The United Guarantee Company brought them £10,000 a year of income; they knocked off one-half of its paid-up captial; that was to say, for the £3 per share which had been paid up they gave the proprietors 30s., and, as far as he knew, no single man in the direction of the People's Provident Assurance Society got a single free share; and no man, as far as he knew, on the United Guarantee amalgamation ever got a penny. (Hear, hear.) The character of the United Guarantee, as it appeared to him (Dr. J. Watts) was this:—That whilst the People's Provident enabled working men to assure safely because their terms were actually proper, the United Guarantee enabled working men, without rich friends, to take situations which they could not otherwise have obtained without persons to stand at their backs as guarantors. These two things were, to him, local objects, and he worked hard for them. In 1855 an offer came from the Industrial and General to be taken up, which was accepted; and, so far as he knew, no money was paid on that occasion, with the exception of a debt due by the manager of the Industrial and General to the directors. That was paid; but against that payment he (Dr. J. Watts) protested. The debt was not a heavy one; he believed it was £1,200. He was in London for three years, until the close of 1857, having been induced to go there by a questionable transaction on the part of the directors, and from a desire to attend their meetings. At the close of 1857 the society had a board in which he had the fullest confidence; he therefore returned to Manchester, and in 1860, the Manchester agency not having been working well, the chairman asked his advice as to what should be done. He (Dr. J. Watts) said:—"I am sometimes days together in Manchester; I think, if I were to advise for the society, and not for my own interest, the proper thing to do would be to make me the recipient of the Manchester premiums, and then, when I am in Manchester, and not engaged about the business of the society elsewhere, I can perhaps do something to work it up." That hint was caught at immediately, and he was installed in the Manchester office in the same year. There was a gentleman in the room who, upon the breaking up of the United Guarantee, became their agent, and who, if he was disposed, could say something of the work which he (Dr. J. Watts) underwent at that time, besides attending to the Manchester agency. Captain Jones told the London meeting a few days ago that the guarantee income of the society was £54,000 a year. It might be £10,000 less; but as Captain Jones was a director he was in the best position to know. Putting it, however, at £44,000, he (Dr. J. Watts) did not hesitate to say that from £15,000 to £20,000 was his own personal introduction, of which a large proportion required him even now to keep together. (Hear, hear.) He had forgotten one important matter—namely, the absorption of the old European Office, in 1858, and the special Act of Parliament accompanying it. That Act required his work in order to get it passed. It required more, for at that time he actually bought, at a high price, 300 shares from a gentleman who had formerly been connected with the society in a high position, and who said, "If I am a shareholder, I cannot give you my full influence, because it may be said that I am interested." He bought that gentleman's shares unhesitatingly, in order that he might become disinterested; he carried on a correspondence with the Poor Law Board for about twelve months, in order to induce them to accept the society's policies, and after the Act referred to had been obtained, which was the first special Act ever passed with a limitation clause, he went to them again. He arranged the matter with the Treasury, the Poor Law Board, and the Post-office, in all of which cases his introductions were necessary in order to secure the business. In the year 1864 he established a fire branch. He had found that during the cotton famine it was foolish to look for life policies in Manchester. He tried it until he was sick of the work, for he was always either insulted or laughed at; and he therefore became anxious to establish a fire department, in which, it seemed to him, a good deal of business might be done, probably leading eventually to life business. During the short time he had it in hand he thought he did a good fire business. He was quite sure he did a profitable one. There came the year 1865, and the acquisition of the British Nation Assurance Association. No sooner had that business been acquired than there appeared a letter in the *Daily Telegraph* throwing doubt upon the *bona fides* of the transaction. Upon seeing which he saw Mr. Lake, and asked him if it contained statements which were true. Mr. Lake assured him, upon his honour as a gentleman, that those statements were untrue. Thereupon he invited Mr. Lake to Manchester; and that gentleman met the district agents at the Palatine Hotel in the month of August. The actuarial report upon the British Nation amalgamation showed a surplus to the credit of the European of £28,000; and as the bonus which had been promised to the British Nation shareholders of 8s. 6d. per share absorbed only some £22,000, and the cash paid was £6,000, he thought the European, at any rate would not lose. He believed it would be a good thing for it